WHICH?

FULL OF GOOD SUGGESTIONS

SEPTEMBER 2001

Cover up

WITH A BEST BUY WALKING JACKET

Premium prices

PAY LESS FOR CAR INSURANCE

Bad buys

REVEALED: THE WORST FINANCIAL BUYS

Dental charges

THE HIGH COST OF PRIVATE TREATMENT

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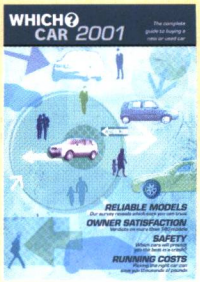

PLUS INSIDE

Which? Car 2001

Buy the best, and save hundreds of pounds, with this month's Which?

Buying the best is what *Which?* is all about. But it's also about helping you avoid the worst. And this month's issue – along with *Which? Car 2001* – does both in full measure.

So whether you're thinking about a major investment like changing your car, or just want a new walking jacket for autumn outings, a pair of stepladders to catch up on DIY tasks, or a fridge that's bigger or more efficient than your current one, this month we'll help you find the best.

We'll also help cut a chunk out of your car insurance costs. *Which?* reader John Blake saved £130 by using this year's Best Buys to switch – even though he was insured with a Best Buy last year, too. We'll even help you find the processor who will deliver the best reprints of treasured pictures of family and friends.

But *Which?* is about bad buys, too, and how to avoid them. This month we highlight some of the most expensive financial products around. We could help you save £600 by avoiding the most expensive £5,000 loan, for example, or save £60 by avoiding the priciest credit card. And our price survey of private dental charges provides the first ever national picture of typical costs – which will help you judge whether you're paying too much.

And, as a final Best Buy note: remember to look out next month for full details of our Christmas Bonanza competition which will give you a chance to win £5,000 of Best Buy gifts this Christmas.

Helen Parker, Editor

WHICH? is published by Consumers' Association – campaigning for all consumers **www.which.net**

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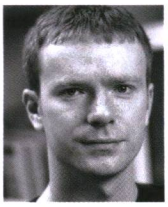
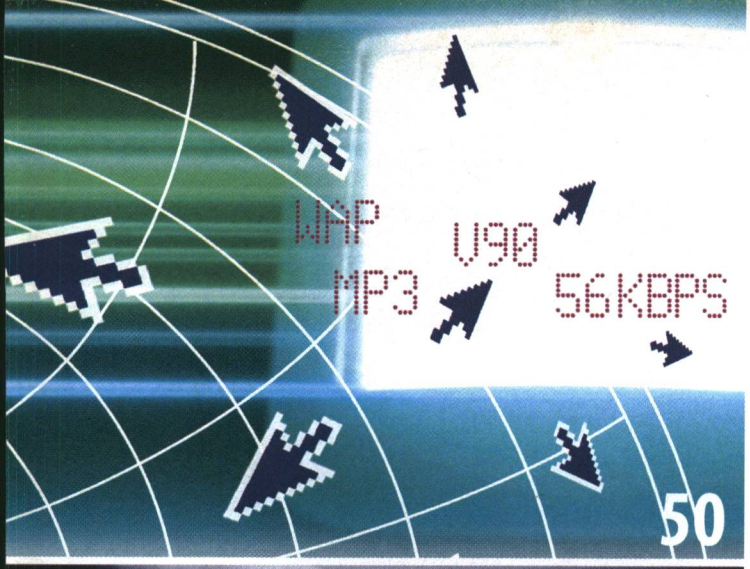
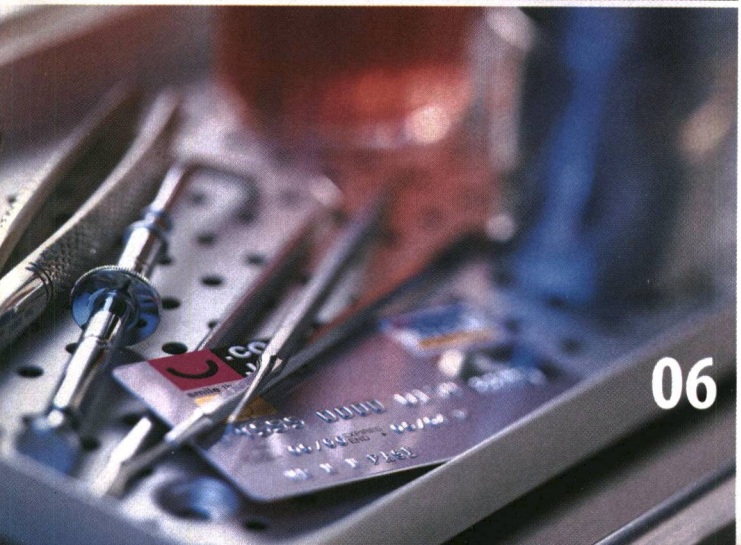


Jon Dunning exposes the good and bad film processors – p27

Teresa Fritz tells you how to find good financial advice – p40





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SEPTEMBER 2001

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insidestory

Consumer stories that make a difference

Five-minute phone call cost £1,400

A £1,428 phone bill was David Whitehead's prize when his daughter called a premium-rate claim hotline on a national scratchcard game.

David's not alone – the premium-rate watchdog Icstis has had 18 complaints from callers to Strike Lucky Games' (SLG) hotlines who received bills of around £1,000 for a £1-a-minute call with a supposed limit of five minutes.

A mystery technical fault has been blamed, and Icstis is investigating. Last month it told *Which?* that the problem, and complaints, appeared to have halted. But although the huge bills surfaced in April, neither SLG nor Cable & Wireless (C&W), which leased lines to SLG, could properly explain the fault to Icstis or *Which?* three months later.

SLG told *Which?* it would refund its share of the bills to victims. But C&W, which shares the hotlines' revenue, refused to commit itself. It told us it would consider refunds on a case-by-case basis. In David's case, this could mean that he'd still be several hundred pounds short.

The complaints involve two scratchcard games, launched this spring, called 'Strike it lucky' (unconnected with the TV show) and 'Treasure Island'. Callers hoped to claim prizes ranging from £50,000 to a 'one carat emerald'. SLG admits some of the emeralds could be worth as little as £1. SLG said it had distributed millions of scratchcards.

When David's phone company alerted him to the bill, he contacted Icstis, which advised him to dispute the SLG element of it while the problem is investigated.

David said: 'My bill showed that the call lasted 23 hours. I know we'd hung up the phone, and the scratchcard said the maximum call time was five minutes. My worry is that if someone vulnerable, like an elderly person, had received this bill, they could have been devastated.'

Some networks which lease lines to premium-rate services have the technology to automatically 'hang up' the call at the time limit. But despite a request from SLG, C&W couldn't do this.

Icstis cannot force either SLG or C&W to refund the cash but can bar access to and fine premium-rate services which break its rules. It is investigating other complaints about SLG games, and was due to meet SLG and C&W.

To claim a refund for a SLG call of more than £5, call Icstis on 0800 500212 for advice.

ROOFER SLATED FOR TALL STORIES

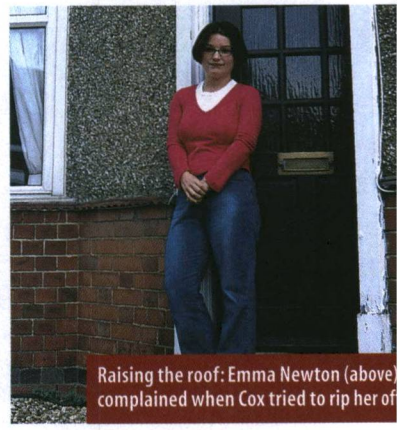
The lies of rogue roofer David Cox reveal why you shouldn't trust impressive-looking logos on adverts.

Cox, of AA Roofing Services, Semilong, Northampton, pretended to be a member of the Guild of Master Craftsmen and the Federation of Master Builders (FMB) to lure the unwary into hiring him. Not content with that offence, when interviewed by trading standards officers (TSOs), Cox grabbed documents relating to his case and ran off.

Happily, Northamptonshire magistrates were hot on the tin-pot roofer, convicting him of making false claims and theft. He was eventually fined £4,100.

He was hired by teacher Emma Newton, 29, who spotted his advert in Northampton *Yellow Pages* and picked AA Roofing Services because the advert bore the trade bodies' logos. Her mortgage lender wanted a roof survey for a house she was buying and insisted it should be by a member of the FMB.

Having paid Cox £30, Emma asked for his FMB membership number to give the building society. Cox admitted he wasn't a member and suggested Emma made up one.



Raising the roof: Emma Newton (above) complained when Cox tried to rip her of

We've come across similar cases of rogues – from builders to photographers – who try to capitalise on logos. In some, the lie is exposed only after things have gone wrong; the victim then finds they can't claim the help of the trade association.

Yellow Pages may well be the place where a consumer sees the logo, so we asked what checks it does before publishing adverts. It said that it checks with certain bodies, such as the

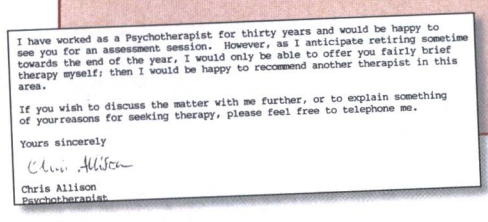
Patients exposed to abuse

Catherine lives with the knowledge that the doctor who was struck off last year for sexually abusing her can continue to treat patients. And *Which?* has evidence that Christopher John Allison is still practising – he offered therapy sessions to an undercover researcher (see his letter, below).

Doctors and nurses who are struck off the medical register can treat people in a different capacity, say, as a psychotherapist, or in complementary or alternative medicine, since these are more loosely controlled.

Allison, from Basingstoke, was Catherine's psychotherapist, but after the abuse was discovered, he was struck off as a doctor. However, he can still call himself a psychotherapist, and treat patients.

Consumers' Association is lobbying for new laws to prevent those struck off for serious offences ever treating patients again – in any capacity. We're also calling for tighter regulation. This is backed by Popan, a charity which supports victims.



I have worked as a Psychotherapist for thirty years and would be happy to see you for an assessment session. However, as I anticipate retiring sometime towards the end of the year, I would only be able to offer you fairly brief therapy myself; then I would be happy to recommend another therapist in this area.

If you wish to discuss the matter with me further, or to explain something of yourreasons for seeking therapy, please feel free to telephone me.

Yours sincerely

Chris Allison

Chris Allison
Psychotherapist

PHOTOGRAPHY COLIN LEFTLEY, NORTHAMPTON PRESS AGENCY, CLIVE ROWAT

WARNING: this man, David Cox, falsely claimed to be a member of recognised trade bodies in order to gain business

Institute of Plumbing, but not with the Guild of Master Craftsmen (it wouldn't discuss this further). It said it is considering checks with the FMB.

The Office of Fair Trading is reviewing trade bodies' codes of practice, and there are plans for a 'better trader' logo. *Which?* welcomes this, but it's no good raising standards if rogues show a logo they aren't entitled to, unchecked by the publication accepting the advert.

The best way to select a tradesperson is through personal recommendation. But if you are relying on a recognised logo, call the trade association concerned to check.

New drive to cut car prices

Our campaign material

Car manufacturers will no longer be able to take buyers for a ride – in a blueprint for the industry to be unveiled this month by Consumers' Association.

July's car price survey from the European Commission once again made depressing reading – the UK was still the most expensive for 52 of the 81 bestselling models.

But this month, in Brussels, we will launch a bid to scrap the special Block Exemption from competition rules that effectively allows manufacturers a hold on how cars and parts are sold, who sells them – and for how much.

The commission is still receiving complaints from British consumers about obstacles when buying in another European country. Many relate to right-hand drive supplements (see 'Car makers dealing a bad hand', *Which?*, December 2000, p5) and long delivery times.

We've also received complaints. For instance, Land Rover Belgium messed up an order placed through importer Carbusters, by Mick Fay, of Solihull, for a Freelander – it produced a car in the wrong colour, with the wrong engine. Mick found a suitable replacement at a dealership near his home, but Land Rover said it would have to export and re-import it, which could take many weeks. Mick cancelled. He was also unhappy with Carbusters, although the fault was Land Rover's.

Land Rover's tortuous new paperwork and delivery delays for imports – six months in some cases – have sparked criticism from several import companies we contacted. Land Rover said Mick's case was exceptional and that some delays were because it was awaiting payment.

Phil Telling had several problems, including difficulty in getting a part for his imported Subaru. A broker for Carbusters had imported it without a rear spoiler, but offered to pay for one bought in the UK, as it should have come with the car. The official UK Subaru importer, International Motors (IM), refused to supply one from existing stock, saying it prioritised UK customers with damaged cars and this was for an import. IM later supplied one, but Phil had to wait several weeks.

Phil had to wait weeks for his Subaru Impreza rear spoiler

We think the infamous Block Exemption must be scrapped, to open up the supply of cars and spare parts and give consumers a proper choice.

VIRGIN'S COMPLAINTS REVEALED

Energy giant Npower – current king of dodgy sales tactics – has a rival in Virgin Energy.

In June, Npower clocked up about 100 complaints. Most relate to sales tactics and to 'mistaken' transfers, as do those about Virgin Energy, with about 70 complaints that month. In the latest set of quarterly figures (January to March), Npower is worst for electricity selling complaints and second worst for gas.

Virgin Energy, launched last year and now supplying 200,000 customers, is one-quarter owned by Richard Branson's Virgin Group; the rest belongs to London Electricity (LE). It is to be included for the first time in Energywatch's quarterly complaints figures, due next month. But Energywatch told us that Virgin Energy had claimed only companies directly licensed by Ofgem as suppliers could appear on the list. Virgin Energy operates under LE's licence.

Virgin Energy denied ever saying this and added that it would be happy to have statistics published.

campaign update

● **Our packaging campaign is saving consumers cash. We criticised Andrex in May for slashing the number of sheets in a toilet roll from 300 to 279 – but not the price. Last month it cut the number to 241, and made the sheets thicker. Thanks to our criticism it cut the price by 28p per four-pack but it's still not as cheap per sheet as the 300-sheet rolls.**

● Calling all foodies! The Food Standards Agency is setting up a 12-strong committee, meeting quarterly, to advise it on what consumers want. 'Everyday consumers' can apply for six of these posts. It will pay an attendance fee and expenses. For how to apply see 'Contacts and links' p57.

Judy Farrar roots out the true cost of private dental treatment

If private dental bills leave a nasty taste in your mouth, there's a good chance you may be paying over the odds. Our national survey reveals that charges for private treatment vary enormously around the country and even within the same area. For example, private patients in Yorkshire are typically paying £24 to £35 for a simple check-up, scale and polish (£13.20 at NHS rates). By contrast, those in Edinburgh are usually paying £35 to £50. But the patients of one Edinburgh dentist – one of the most expensive we found – are paying as much as £88.50 for the same treatment.

Charges for NHS treatments are fixed. Adult patients pay 80 per cent of the actual cost, and the government pays the rest. However, there are no set charges for private treatment, so dentists can, and do, charge what they like. What's more, it's impossible for patients to get any guidance on what typical charges might be – so there's no way to tell whether or not your dentist's charges are reasonable.

The only suggestion the British Dental Association (BDA) can make is to contact several practices for details of their services and charges. So we decided to do just that. But rather than just a few, we contacted 200 practices in eight different areas of the UK. This was enough to give us a representative view of what patients across the UK are paying for private dental treatment (see 'Our survey in detail', opposite).

COUNTING THE COST

Overall our results show that typical charges for private treatment are between two and a half and three times more than you'd pay on the NHS. But some dentists are charging a great deal more

PHOTOGRAPHY IAIN BAGWELL

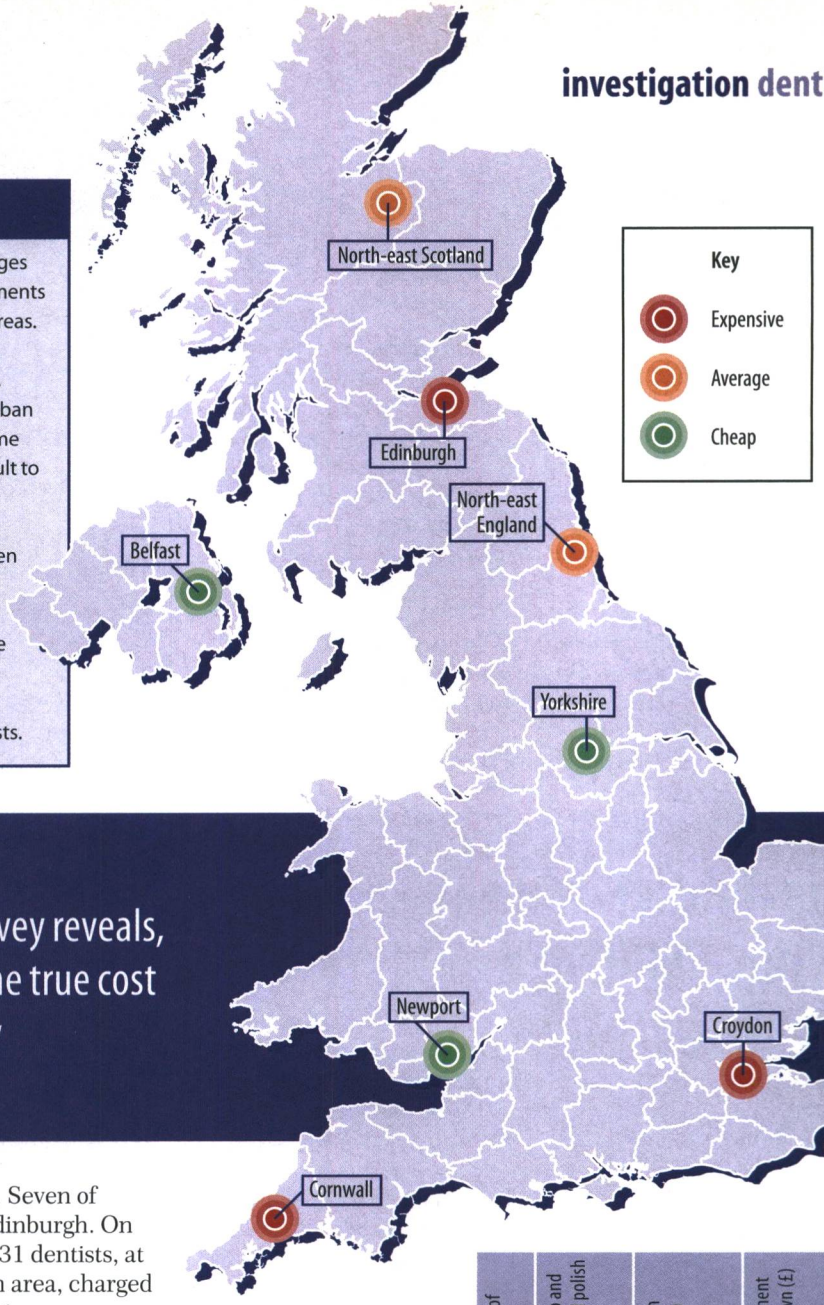
Extracting your c

OUR SURVEY IN DETAIL

In order to get a representative view of private dental charges across the UK, we collected prices for three standard treatments from a total of 200 dentists – 25 in each of eight different areas. We contacted dentists in Belfast, Cornwall, Croydon (south London), Edinburgh, Newport (Wales), north-east England, north-east Scotland and Yorkshire. Our sample included urban and rural areas as well as small towns. We also included some areas, like Cornwall, where we knew that it was more difficult to find an NHS dentist. The survey took place in May.

Our researchers phoned the dentist and said they were considering private treatment but, as they'd previously been an NHS patient, they first wanted to find out how much it might cost. They then asked for the price of three specific treatments: a routine check-up and scale and polish, a large amalgam filling and a replacement gold crown.

Separately, we also collected prices for the same three treatments from five of the biggest chains of private dentists.



ash

Our exhaustive survey reveals, for the first time, the true cost of private dentistry

than this: charges of five or six times NHS prices were not uncommon. And how much you pay may also depend on where you live. We found some significant differences between the eight areas in our survey – overall, Edinburgh and Croydon (south London) were the most expensive, and Newport in Wales was the cheapest. We also found huge differences between the cheapest and most expensive dentists in each area.

Check-up, scale and polish

The NHS charge for a routine check-up and a scale and polish is £13.20. From our survey, typical private charges are £30 to £40. Some dentists do the scale and polish themselves, while others have a hygienist who they charge for separately. This tends to be a more expensive option.

Many dentists charge much more, though. As many as 24 in our survey charged between £50 and £88.50. Seven of these were in Edinburgh. On the other hand, 31 dentists, at least one in each area, charged £25 or less for this treatment.

Amalgam fillings

We asked about the cost of an amalgam filling in a molar. The NHS charges around £14 for a large filling, depending on the amount of treatment needed. In our survey, typical charges for private treatment were £30 to £45. But, again, there was a wide spread of prices: 14 dentists charged between £60 and £90, but 30 charged less than £25. Again, there were cheaper dentists in each area, although most were in Yorkshire and Wales.

Gold crown

The NHS guide price for a gold crown is £70.72. Many of the dentists gave us a range of prices, or a basic starting price. Typical charges were £175 to £250. But 22 charged between

Dental charges

	Number of practices	Check-up and scale and polish (£)	Amalgam filling (£)	Replacement gold crown (£)
NHS guide prices		13.20	14.08	70.72
Overall typical private charges		30 to 40	30 to 45	175 to 250
Typical regional charges				
Belfast		26 to 38	28 to 40	170 to 250
Cornwall		32 to 40	38 to 45	180 to 250
Croydon		33 to 44	35 to 50	180 to 290
Edinburgh		35 to 50	35 to 55	200 to 300
North-east England		34 to 42	29 to 45	178 to 250
North-east Scotland		30 to 40	28 to 43	190 to 250
Newport		30 to 41	24 to 36	150 to 220
Yorkshire		24 to 35	25 to 45	150 to 238
Chains				
Boots Dentalcare	48	56.50	from 39.50	from 245
Dencare	32	from 35	from 25	from 200
Integrated Dental Holdings	132	63/69	from 65/85	from 325/475
Dr JD Hull & Associates Ltd	30	53/90	30/60	250/450
Oasis Health Care	47	from 30	from 30 to 60	from 180

NOTES ON THE CHAINS The chains cover different parts of the country and all have prices that vary by area. **Boots** prices are the highest they charge (and are for London); regional prices vary. **Dencare** prices vary according to practice. For **IDH**, the second price is for London. For **JD Hull** the second price is for London and city centres. Prices for **Oasis Health Care** vary by region.

£300 and £380 – and four between £400 and £500. Some dentists use a more sophisticated technique for fixing crowns, which is time consuming and may account for some of the higher charges. There were a few at the lower end of the scale – eight charged less than £125.

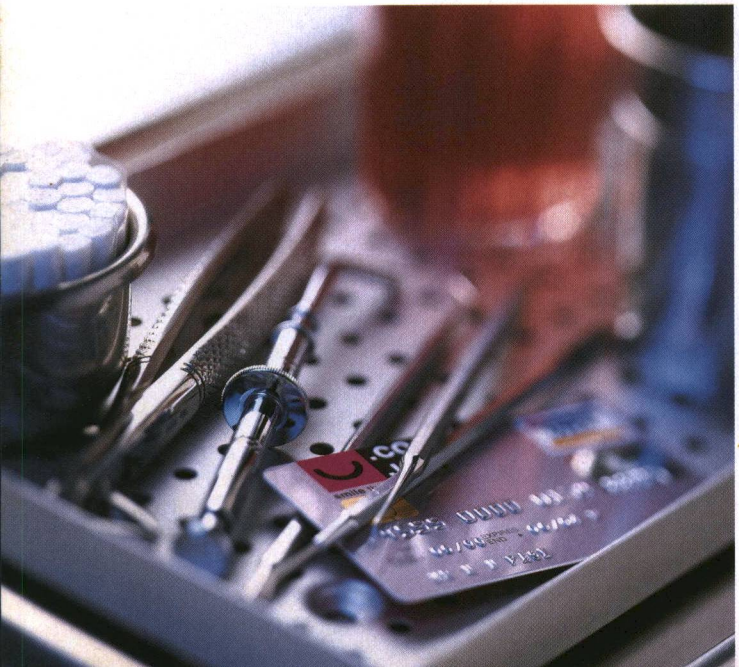
Once we had analysed the results, we called some of the most expensive dentists, explained about our research, and asked why they charged so much more than average.

Some dentists told us their charges related to the quality of materials they used. One cited this plus the cost of advanced staff training, advanced techniques and the cost of cross-infection controls and overheads. This was the explanation given by one of the most expensive dentists in our survey – it charged £80 for a check-up and scale and polish, £80 for a filling and £500 for a gold crown. Obviously, as our survey wasn't able to look at the quality of the service or the treatments offered, we can't comment on whether these very high charges really are good value for money.

Two dentists said their high charges were partly due to the fact that their practice was in an expensive area. One practice in the west end of Edinburgh, told us that premises cost more in that area so their overheads were higher. However, this didn't seem to deter two other private dentists close by charging up to two thirds less for the same work.

One dentist charged £80 for a filling, £500 for a gold crown

The last few years have seen a rapid growth of chains of dentists. Most are solely private, though some do NHS and private work. Others, such as Boots, give NHS treatment only to the children of their private patients. We collected prices for five of the biggest chains. All had different prices for different areas or different practices and, in many cases, the chains charged more than the typical prices charged by independent dentists.



IS PRIVATE TREATMENT FILLING THE NHS GAP?

The government has promised NHS dentistry for all – but many dentists claim NHS earnings are too low

There are a variety of reasons why people end up with private dental treatment. Some simply prefer to go private. The British Dental Association says that, among other things, private treatment offers patients a personal service, a wide range of treatments, continuity of care and shorter waiting times. However, it does not claim that private treatment is clinically any better than NHS treatment and some experts believe there is currently no evidence to prove that it is.

At the same time, though, many people have to pay for private dental treatment, not through choice, but because they can't find an NHS dentist in their area. In September 1999, the Prime Minister pledged to 'introduce access to NHS dentists for all who want it' by this month. In July, Health Minister Lord Hunt said he was confident the target would be met and that everyone who wanted it would have access to NHS dentistry 'within a reasonable time and distance'. Our sister magazine *Health Which?* has been investigating access to NHS dentists, and the results will be published in next month's *Health Which?*.

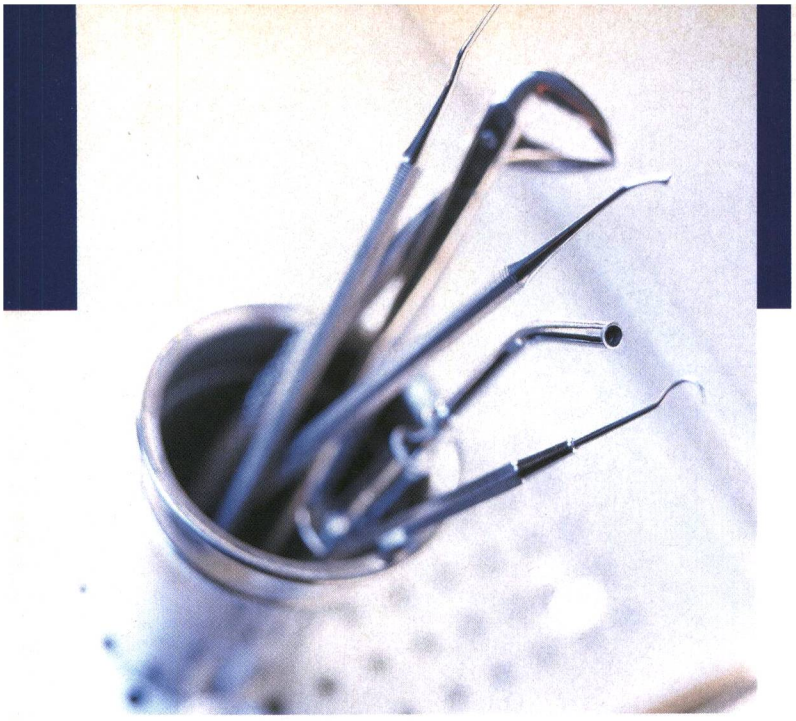
There were dentists in all the areas we surveyed who had vacancies for adult NHS patients. However, some of the areas we covered were very large, so it may be necessary to travel some distance to find one. Dentists with NHS vacancies were most common in Yorkshire. Here, fewer than one in ten of the dentists we called were taking on only private patients. On the other hand, in Cornwall, where we knew that access to NHS dentists has been particularly difficult, almost two-thirds of the dentists we called were taking only private patients.

HOW MUCH DO DENTISTS EARN?

The BDA claims dentists are turning to private practice because they are rejecting 'low' NHS fees. So just how much do dentists earn?

Most dentists – even those who do only NHS work – are self-employed. Those who do NHS work are paid for each item of treatment separately. Dentists over 35 who show a past and present commitment to the NHS also receive 'commitment payments'. The Department of Health estimates that, after all expenses, the pre-tax earnings of a full-time dentist fully committed to the NHS is around £55,000 to £65,000 a year. This is roughly the same as a headteacher of a large comprehensive, and more than many GPs.

Earlier this year, the Doctors' and Dentists' Pay Review Body reported on a survey it had commissioned into dentists' hours of work and workload. It found that 80 per cent of the 4,000 dentists questioned felt working for the NHS didn't provide them with a reasonable income. Half said



A dentist committed to the NHS earns £55,000 to £65,000

they had cut the amount of NHS work they did in order to maintain their income. But low fees weren't their only gripe. Four out of five felt restricted in the number of treatments they could offer NHS patients, and 70 per cent felt they had to rush NHS work. The review body concluded that the issues of dentists' workload had yet to be addressed. But it didn't feel their incomes were out of line with comparable professions.

It's more difficult to generalise about the income of mainly or completely private dentists. Many dentists who do a mixture of private and NHS work see fewer patients, so their income may be similar to those who work only for the NHS. However, one study says it's not uncommon for dentists who are mainly private to earn up to twice that of an NHS dentist. Interestingly, in our survey, dentists who were taking on only private patients charged between 10 and 25 per cent more for private treatment than those who had vacancies for both private and NHS patients.

www.which.net

Help online

Have you got a comment or question about private dental charges or access to NHS dentistry? If so, post your questions on our website at **www.which.net/which/askus**

Post your questions by 14 September. We'll reply on the site on 21 September.

OUR VERDICT

With private dentistry, as with all goods and services, it's impossible to tell whether you're getting value for money unless you're able to compare prices. Yet many private dentists were unwilling to give us estimates for the cost of private treatment – more than one in five refused. By contrast, some dentists publish price lists; we'd like to see all dentists do the same.

If you pay for private dental treatment, check out your dentist's charges against our findings. If they charge a lot more, make sure you're happy that the extra cost is worth it. If not, there's a good chance you'll be able to find a cheaper one nearby. If you're looking for a specialist dentist – in gum disease or children's dentistry, for example – search for one in your area on the General Dental Council's website www.gdc-uk.org.

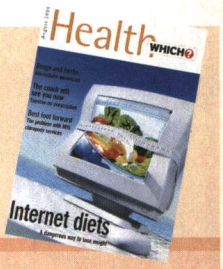
There's more to WHICH? than you think...

Independent advice and information can save you time, trouble and money. But why stop there? Whatever your lifestyle and interests, there's a Which? magazine, book or service to help you get even more out of life.

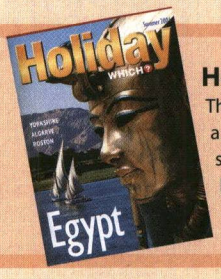
HEALTH

Health Which?

Look after your and your family's health. This bi-monthly magazine offers thoroughly researched information on health and on health services. With free factsheets and 24-hour advice lines.



HOLIDAY



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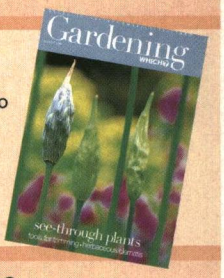

COMPUTING

Computing Which?

This new bi-monthly magazine gives independent recommendations on software, the internet and hardware, such as printers and back-up devices. With problem-solving advice and tips, *Computing Which?* helps you make the most of your computer, whether you're an expert or a novice.

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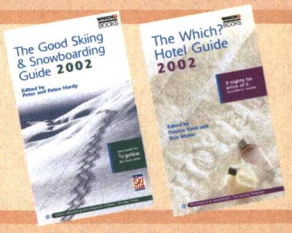

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allchange

What's new on the high street

Thumbs up for Moto

Anyone familiar with motorway service station food will welcome attempts to improve it. Last year, inspectors from *The Good Food Guide* (GFG) sampled meals from Granada, RoadChef and Welcome Break, and rated Granada's food as poor, along with RoadChef.

But Granada is no more. When Moto took it over this year, it claimed it would offer 'a whole new approach to motorway food' at its Fresh Express restaurants. We asked one of our GFG inspectors to visit Toddington southbound services – the flagship for the new food on offer. Eventually, a similar range of food will be offered at all 47 of its sites, which were previously owned by Granada.

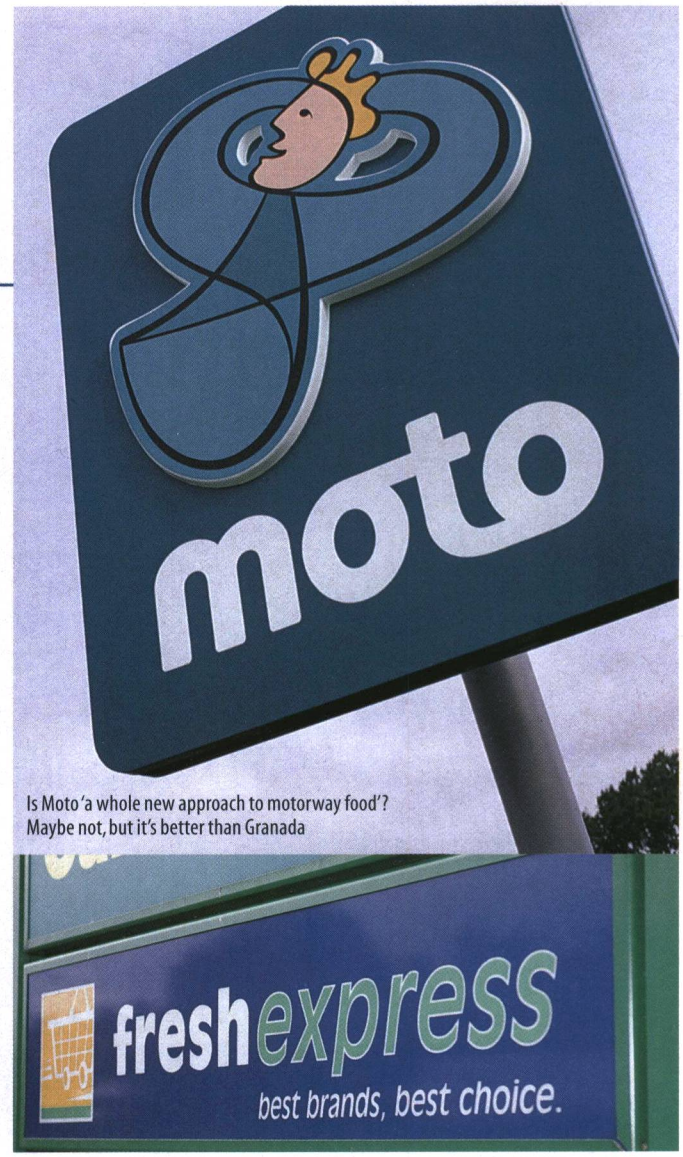
The inspector rated three different meals plus a dessert. The vegetarian meal was good, with tasty vegetables, good chips and a reasonable salad. Harry Ramsden's cod and chips was satisfactory, and the inspector praised the fact that this meal was cooked to order. However, the spit-roast chicken meal was 'depressing' mainly because it was dry.

Our expert taster was generally impressed with the desserts. She thought the lemon tart was delicious, the apple cake was 'light as a feather' and 'really good', but the chocolate cake was very sweet and rather sickly.

She also felt that Toddington would make an excellent tea-time stop, with well-made cakes and a range of speciality teas.

At £8 to £10 for a main course, dessert and drink, the meals are a similar price to comparative ones at RoadChef and Welcome Break.

The food is certainly better than Granada's, but there's still room for further improvements.



Is Moto 'a whole new approach to motorway food'? Maybe not, but it's better than Granada

STAKE YOUR CLAIM

Do you have access to a pension scheme from your employer? If not, your employer may be one of the many thousands that has until 8 October 2001 to offer you a stakeholder pension scheme. If it fails to meet this deadline it could face fines of up to £50,000.

Stakeholder pensions have all the benefits of a personal pension but none of the disadvantages. For example, they have low charges (a maximum of 1 per cent of the fund per year), offer flexible contributions with no penalties for stopping and starting, no penalties for transferring, and minimum contributions of £20.

When choosing which scheme to offer, your employer should involve you in the selection process. If your company hasn't talked to you about a stakeholder pension yet, it's worth asking what its plans are.

Some companies don't have to offer stakeholder pensions – those with fewer than five staff, those that already offer an occupational pension scheme to all employees within one year of joining, and those that offer a personal pension scheme which meets government conditions.

How to be creative with your PDA

If you're a doodler, you may turn your nose up at personal digital assistants (PDAs). They're relatively slow for taking notes, and poor for jotting down charts and diagrams.

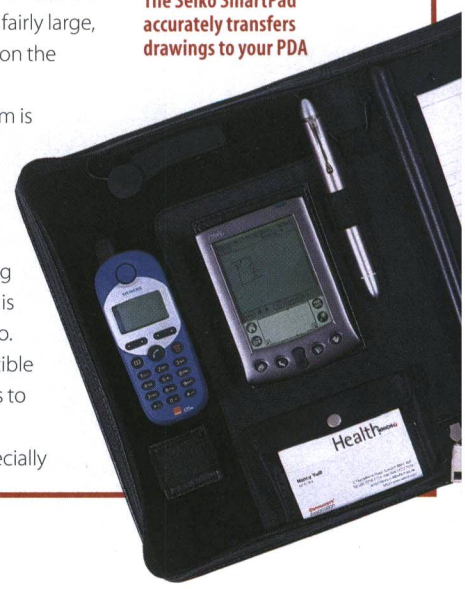
This is where the Seiko SmartPad (£160) comes in. Housed in a rather bulky 30cm by 22cm leather carrying case, SmartPad is an A5 writing pad with space for your PDA (check which models are compatible at www.seikosmart.com). You use a special ink pen for doodling on the pad, which sends a signal to a receiving plate below. This is then transferred to your PDA by infrared signal, and what you've drawn appears on the screen as if by magic.

Smartpad is a neatly designed piece of kit and very easy to use. You need to make your handwriting fairly large, though, to read it on the screen.

The only problem is its bulk. A PDA is attractive because it's light and slips into a pocket. So housing one in a briefcase is an odd thing to do.

We do need flexible and intuitive ways to transfer data to computers – especially while on the move. SmartPad is one way to go, but we'd hope for more convenient methods in the future.

The Seiko SmartPad accurately transfers drawings to your PDA



ROUND UP

By slotting the Practikal grip-shaped plastic device around your carrier bag handles, carrying shopping is a far less painful experience.

All eight of our users loved it. The handle not only prevents a heavy bag from cutting into your hands, but it also holds bags together and so prevents items from rolling around a car boot.

The Disabled Living Foundation told us that Practikal handles may be useful for people who struggle to grip things properly.

Practikal handles are simple to use and effective, and cost £1.50 for two from Co-op, John Lewis and Safeway.

BT has begun a two-month trial of a new service for customers of BT Openworld, its high-speed ADSL internet service. Called Software to Go, it allows users to rent games and other software over the internet on a pay-per-hour or pay-per-weekend basis. Expect a full launch after the trial.

The latest Vehicle Inspectorate Bulletin, which covers January to June 2001, lists a total of 1,082,732 cars involved in 56 recalls. This month, VI is also planning to put recalls on its website at www.via.gov.uk.

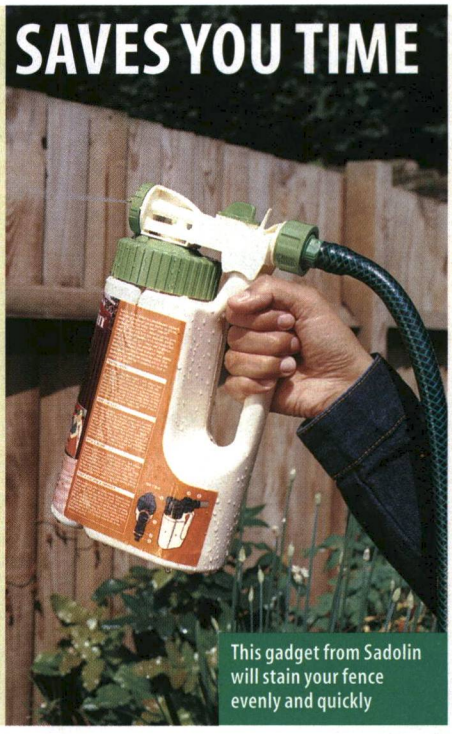
NEW WOOD STAIN SAVES YOU TIME

There are some jobs in the garden that are downright dull, and fence maintenance is one of them. But a new product from Sadolin promises to change that.

Clean & Protect (£25 from DIY shops and garden centres) uses water from a hose to clean and stain wood products. The spray kit claims to save time and effort compared with using a brush. So we put it to the test against Ronseal's Shed and Fence Stain (around £5 for five litres), on a length of weathered fencing.

The difference between spraying on the stain and brushing it on was obvious. Sadolin took a fraction of the time and effort, and the stain was more evenly distributed. But we had real problems with overspray. The instructions tell you to mask any surfaces you don't want staining – fine if you're working on a large area and have a lot of plastic sheeting, but this takes considerable time if the fence is behind your prize roses.

Clean & Protect is a clever idea and is worth trying on large fencing panels. But it may not always save time.

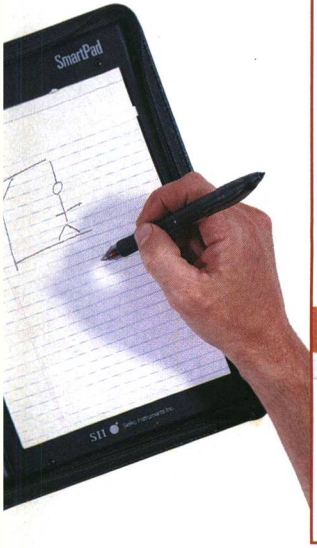


This gadget from Sadolin will stain your fence evenly and quickly

REQUEST A TEST

If you've seen something new you'd like us to test, e-mail us at

allchange@which.net



WEB WATCH

Complain on the web

Have you ever been refused a refund, waited weeks for your TV to be repaired, or been unhappy with your holiday accommodation? If you want to complain about it, a good starting point is **www.howtocomplain.com**. It offers step-by-step advice and web links to many useful consumer sites, including Which? Online.

We asked four *Which?* researchers (who had genuine complaints) to try the site. They thought it was easy to find their way around, and the advice was clear and informative. All liked the online 'letter wizard', which helps you to write an effective letter of complaint.

Our consumer lawyers felt that the legal advice was sketchy in some areas, and more about the law may give you extra ammunition when complaining.

If the company that's offended you is listed on the howtocomplain database (1,400 companies are included), you can send your complaint online, and the site will forward it to the company concerned. The site doesn't follow up any complaints on your behalf, though it's looking into offering this service. If you can't find the company you're looking for, the site advises you to compose a letter using the letter wizard, then send it through the post.

Eight cyclones better than two

Following the huge success of the Dual Cyclone cleaner, James Dyson has just launched an upright cleaner featuring his new Root8 Cyclone technology. Using eight cyclones instead of two, the DC07 (£230) is meant to have 45 per cent more suction than previous Dyson uprights.

The DC07 certainly does the job. Compared with the cleaners tested in our April article, it scores a ★ for picking up both dust and pet hair. It's average for sucking up allergen, and good at retaining the allergen that makes it into the cleaner.

The Dyson's clear bin can be completely removed from the cleaner and then emptied into a bin bag. This is less messy than the original Dyson design which we've criticised in the past. Ease of use has also been improved.

Our lab testers noticed that small dust particles collected around the filter, which means you may need to clean it more often. Dyson says this problem shouldn't happen in the home.

Overall, it's a good machine and scored an impressive total test score of 81 per cent – better than any upright in April's article. However, so far in our reliability surveys, Dyson uprights have been below average.

The Dyson Root8 Cyclone is a fine cleaner – but will it be reliable?

PUSHCHAIR GADGET TOO FLIMSY

This new product seems like a great idea for parents with a new addition to the family. Seat 2 Go, which costs £35, is a two-tiered platform on wheels that attaches to most prams or pushchairs. Once in place, it allows an older child (up to 22kg) to hitch a ride with their younger sibling.

We put it through its paces with a series of lab tests to assess its safety and endurance, and asked four families to give it a go.

Two families enjoyed using the Seat 2 Go, but the other two were less impressed. They found it difficult to attach, and disliked the fact that leaning over the Seat 2 Go made them stoop while pushing the pram. Some parents also commented that there should be a harness attachment to prevent the child from falling (or jumping) off – we agree.

More seriously though, a tie bar that attaches it to a pram snapped while a family was using it. And we found other structural weaknesses in our lab tests. When subjected to rolling road tests (which were based on the British Standard endurance test and the proposed new European standard), the housing that attaches the wheels began to crack and, in one case, the wheel came off completely.

Seat 2 Go is a good idea in theory, but we don't think it's robust enough so we can't recommend it.

We're not convinced that Seat 2 Go is strong enough for everyday use

New Best Buy drill

B&Q has recently launched its Pro range of power tools. We took the Pro CLM1444HD 14.4V cordless hammer drill (£70) and put it through the same tests that we used in our article last February.

The results were impressive. Had this model been available in February, it would have taken a Best Buy accolade with some ease. With a total test score of 76 per cent, it's comparable with both the Draper CHD14V2 14.4V Plus and Bosch PSB 18VE-2 Best Buys, but the B&Q drill is around half the price.

The Pro has a variable two-speed gearbox, a keyless chuck, and a plastic carrying case. It also comes with two nickel cadmium battery packs that take around an hour to charge (the spare one will come in handy for longer jobs). It had excellent durability and did well in all our screwdriving and drilling tests. Our only criticism is that it's a bit top heavy.

All in all, it's an excellent addition to your tool kit and great value.

A WINNING FLEXIBLE LOAN FROM cahoot

Abbey National's internet subsidiary, Cahoot, has launched a new flexible personal loan that gives you more control over your borrowing.

Most personal loans have a fixed term and a fixed end date, with penalties if you repay early. But with Cahoot, you can borrow more money or pay off the loan with no penalties, which means it's more like a credit card than a conventional loan. As with credit cards, there's a minimum repayment each month – the higher of £50 or 3 per cent of the outstanding amount.

The interest rate varies from 7 per cent to 11 per cent depending on your credit rating. The most common rate is 8 per cent. We compared this with the current interest rates for personal loans and credit cards. Cahoot's rate is on a par with the cheapest standard credit card rate (also run by Cahoot), and is the cheapest personal loan up to £9,999.

There are other flexible loans on the market, but Cahoot is by far the cheapest, and offers a high borrowing limit.

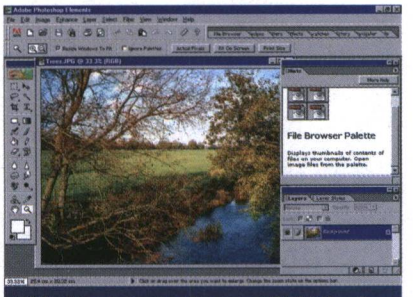
WHY, IT'S ELEMENTARY

Computers have unlocked creative potential in ordinary homes that was unimaginable ten years ago. And the launch of a new software package has upped the ante further.

Adobe Photoshop, the industry standard for photo editing, is universally praised but it costs a whopping £586. Fortunately, Adobe's new Photoshop Elements gives you most of the features of Photoshop for just £69.

You can draw or load a digital picture or photograph into the program. Once it's there, it's treated as a 'layer' of the design to which you can add subsequent layers, such as text or another picture. Each layer can then be altered by passing it through filters. The range of filters is massive and can produce startling effects, from a 'daubed' paint rendering to a psychedelic 'liquefying' effect. You can also change individual parts of a layer, using tools such as 'blur' and 'smudge'. There's a range of other useful tools, including red-eye removal.

No home with a computer and an ounce of imagination should be without it.



With all the important features of its big brother, Photoshop Elements is a bargain at £69

PHOTOGRAPHY CLIVE ROWAT, JOHN TRENHOLM

Space-saving dishwashers

Is kitchen space at a premium? We take a look at some smaller dishwashers – two table-tops and three slimline models

KEY
★ ☆ ○ ◒ ●
best — worst

TOTAL TEST SCORE
This score ignores price and is based on:

Cleaning	40%
Ease of use	30%
Time taken	10%
Water consumption	10%
Annual electricity	10%

In last month's 'All change', the total test scores given in the DishDrawer dishwasher test on p15 were based on the water and energy used per cycle. However, for this test, we've adjusted the scores to compare them with a standard-sized (12 place setting) model. This means that our latest scores are lower, as smaller machines use more water and energy than larger models to wash the same number of dishes.

1 The water consumption per load is the average amount used, based on running the program three times
2 The annual electricity consumption is based on running the dishwasher seven times a week on standard-rate electricity, filled with the maximum number of place settings

BOSCH SKT5002GB £260

BEST BUY

The table-top Bosch holds four place settings, and has hot fill. Using a table-top model can mean less bending when loading or unloading. It has economy, fine and intensive programs. The door is easy to open and close, and filters are easy to remove and replace for cleaning. Also, the instructions are good, with clear diagrams.

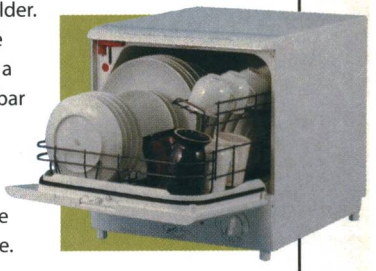
Size (hxwxd)	45x56x46cm
Program tested	Normal 65 (program 2)
Wash time (minutes)	80
Water per load (litres)[1]	11
Annual electricity (£)[2]	18
Cleaning	○
Using the door	☆
Loading/unloading	☆
Using detergent dispenser	☆
Using rinse-aid dispenser	○

Total test score 60%

ZANUSSI DCS14W £280

The Zanussi holds one more place setting than the Bosch table-top, but wasn't as good at cleaning. It has economy, low temperature and intensive programs. It has one basket with a folding cup holder.

Programs are selected using a rotary control bar which is easy to use, and Zanussi's instructions are comprehensive.



Size (hxwxd)	47x45x50cm
Program tested	Normal 65 (extra drying)
Wash time (minutes)	80
Water per load (litres)[1]	14
Annual electricity (£)[2]	18
Cleaning	◒
Using the door	○
Loading/unloading	☆
Using detergent dispenser	☆
Using rinse-aid dispenser	○

Total test score 52%

BOSCH SRS 4012GB £300

BEST BUY

With satisfactory wash results in the quickest time, the Bosch slimline is a good buy.

It takes nine place settings, and has economy and intensive programs, but no delicate wash. The Bosch can be connected to either hot or cold water. It has a hinged cup rack and foldable racks in the lower basket. The instruction manual is good, with clear diagrams.

Size (hxwxd)	85x45x60cm
Program tested	Eco
Wash time (minutes)	80
Water per load (litres)[1]	16
Annual electricity (£)[2]	27
Cleaning	○
Using the door	○
Loading/unloading	☆
Using detergent dispenser	☆
Using rinse-aid dispenser	☆

Total test score 63%

HOTPOINT AQUARIUS DC26 £370

The Hotpoint also takes nine place settings, and has a good instruction manual. It has similar ratings to the Bosch, but is more expensive and takes longer to wash a load. It has quick, normal, intensive and economy programs. Like the others on test, it can be used with a timer. It has the same basket layout as the Bosch, but the height of the upper basket is adjustable.

Size (hxwxd)	85x45x60cm
Program tested	Economy wash 50
Wash time (minutes)	100
Water per load (litres)[1]	14
Annual electricity (£)[2]	27
Cleaning	○
Using the door	○
Loading/unloading	☆
Using detergent dispenser	☆
Using rinse-aid dispenser	☆

Total test score 62%

INDESIT DG 6145 £190

The Indesit takes only eight place settings. It had the poorest cleaning results of the three slimlines.

It has normal, heavy duty and rapid programs, but no delicate wash. The height of the upper basket is adjustable, and it has folding cup racks. However, the fittings on the lower basket are fixed. The instruction manual is comprehensive.

Size (hxwxd)	85x45x60cm
Program tested	Program 2
Wash time (minutes)	95
Water per load (litres)[1]	14
Annual electricity (£)[2]	27
Cleaning	◒
Using the door	○
Loading/unloading	☆
Using detergent dispenser	☆
Using rinse-aid dispenser	○

Total test score 50%

Whether you're struggling up Scafell Pike in a deluge or simply taking Rover for a walk on a breezy day, it will be a lot more pleasant in a jacket that protects you from the elements

WHATEVER THE WEATHER

Apart from keeping the rain out, a waterproof jacket needs to be breathable, otherwise you'll soon become damp from perspiration trapped inside. It also needs to withstand the odd brush with a sharp rock or barbed wire. To find out which ones you can rely on, we put 24 waterproof jackets through some severe tests – and not all of them were up to the task.

TESTING TIMES

After simulating four hours of torrential rainfall to see whether the jackets leaked, we checked how hard it was to puncture and tear them, and to pull them apart at the seams. We also tested their breathability, how well they repelled water, and subjected the material to accelerated ageing by heating it, crumpling it thousands of times and putting it through several wash cycles. We found that with two jackets, the Peter Storm Jura (£50) and Wynnster Packaway (£55), the tape glued over the seams to make them waterproof started to lift off. Both manufacturers tell us that they have now rectifed the problem.

Each jacket was also checked out by a panel of eight walkers – four describing themselves as 'leisure' walkers and four as 'keen' walkers. We asked them to try the features, use the hoods, zips and pockets, then let us know what they thought.

PAYING THE PRICE

In general, price isn't always a guide to quality. Several of the jackets that did rather poorly in our tests were pretty pricey. Usually, it's not the jacket material that's at fault but the design or construction that's poor. For example, hoods often proved a weak point, and leaked before the rest of the jacket. The water was then channelled down the inside, making the wearer very wet all over. While the expensive jackets tended to be tougher and have more features, some of the cheaper jackets easily gave them a run for their money.

FINE FEATURES

Of course, performance isn't everything. Fit is important, and the jacket should have the features you need. Here, we look at the features worth looking for.

Check the hood

The hood should move with you when you turn your head or you'll just get a view of the hood lining. Being able to adjust the volume of the hood helps to improve the fit, and a wired or stiffened peak means it won't bend in the wind, obscure your vision or channel rainwater down your neck. Most hoods can be folded and stored inside the collar when not needed.

Keeping warm and dry

A storm flap covering the zips will help to keep them waterproof. It's worth looking for a double layer of overlapping fabric which is secured by Velcro-type material or snap fastenings (or both). However, all

PHOTOGRAPHY: JONNY THOMPSON, JOHN TRENHOLM

storm flaps make fastening and unfastening the jacket a more laborious process.

Hem and waist drawcords help to trap warm air inside and stop the wind from whistling where it's not welcome. Velcro-type fastenings at the cuffs make them adjustable for a good fit, and elasticated cuffs are more comfortable when you flex your wrists.

Zips and pockets

The main zip is often 'two-way', which means that it will undo from the top or bottom. This is useful for accessing inside pockets and controlling ventilation. Some jackets have internal zips to let you attach a compatible fleece jacket inside. Other jackets have armpit 'pit zips' which can be used to provide additional ventilation, though they're not essential and they potentially create another way that water can get into the jackets if they aren't properly sealed with storm flaps. Gear loops for attaching equipment may appeal to some serious walkers, but they're not essential.

The number and size of pockets is a personal choice but a map-sized pocket is extremely useful, and others for hands, gloves and guidebooks are worth having, too. Pockets should ideally have storm flaps to help keep out the rain.

Women's jackets

We've looked at unisex or men's jackets, but many manufacturers produce a women's version, too, which has shorter sleeves, narrower shoulders, a smaller hood and a different cut around the chest, waist and hips.

LOOK AFTER YOUR JACKET

If you want to optimise how well your jacket repels water and how well it breathes, you should keep it clean. But always follow the manufacturer's washing instructions or you could damage it. Let your jacket dry naturally in a warm place and never leave it wet and scrunched up. Jackets often become less efficient at repelling water as they age, but you can apply a reproofing agent (available from outdoor shops). If you tear your jacket, you can buy special breathable patches, in a variety of sizes, to stick over the hole.

BEST BUY

Although you generally get what you pay for, price isn't always a reliable indicator of quality. And very few jackets passed our tough tests with flying colours.

The right jacket for you depends on what type of outdoor person you are. If, for example, you're an adventurous dog walker who doesn't want to spend too much, choose the men's **Regatta Peery W235 £50**. It's reasonably light, with two pockets and an internal zip to attach a fleece. It will keep you dry and it's tough enough to stand some rough treatment. Our panel thought it was good value. It's not widely available, so contact the manufacturer for stockists.

The men's **Mountain Equipment Drilite Plus £90** is better than some more expensive jackets for breathability and waterproofness. Overall, our keen walkers liked its weight, hood and front fastening. It's sold in Cotswold Outdoor shops.

The **Sprayway TL Vermont £100** (and equivalent **TL Wyoming** women's model) is a heavier jacket. It comes with a wide range of features, did well in all our tests and is very tough. Our panel thought it was good value for money. It's available in Millets.

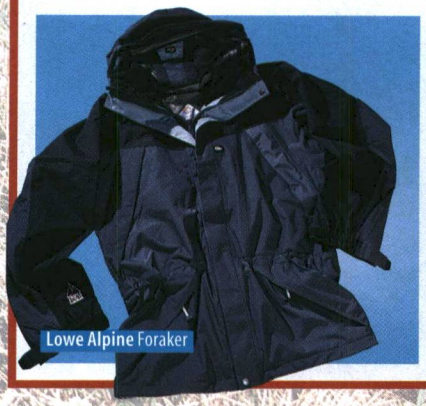
For serious hill walkers, we recommend the **Mountain Hardwear Ascent Tech Parka £160** and the women's version of the same name. It's a tough, heavy duty jacket with lots of features. Our panel of walkers liked the fact that it had four pockets, and thought the hood, cuffs, drawcords and collar would provide excellent bad-weather protection. It's available in Ellis Brigham.

Finally, the **Lowe Alpine Foraker £180**, and women's version of the same name, is a tough, heavy duty jacket that was rated highly by the keen walkers on our panel. They thought the hood, front fastenings and drawcords would keep foul weather at bay. It has a wide range of features and did well in our tests. It's available in Cotswold Outdoor, Ellis Brigham, Field & Trek, and YHA Adventure Shops.

Regatta Peery W235

Mountain Equipment Drilite Plus

Sprayway TL Vermont


Lowe Alpine Foraker

Mountain Hardwear Ascent Tech Parka

Berghaus Gore-Tex Paclite

Berghaus RG1

Craghoppers Blackthorn Aqua-dry CHW458

Karrimor Pioneer

Karrimor Tsunami

Mountain Craft Niagara

Walking jackets

Mountain Equipment Drilite Plus

Mountain Hardwear Ascent Tech Parka

The North Face Talkeetna

Models on test

	Specification			
	Price (£) 1▷	Type 2▷	Colours available	Women's version
Berghaus Gore-Tex Paclite	200	Light	Blue/black, dark green/grey, grey/silver	
Berghaus RG1	60	Light	Dark blue, light blue, red, silver	Callisto
Craghoppers Blackthorn Aqua-dry CHW458[1]	60	Medium	Black/grey, blue/black, green/black, grey/black, navy/black	Lady Blackthorn CHW81
Karrimor Pioneer	100	Medium	Beige/navy, blue/navy, dark green/navy	Pioneer Women's
Karrimor Tsunami	150	Medium	Green/black, green/grey, grey/black	
Keela Munro	150	Heavy	Beige, black, red, yellow	Typhoon
Lafuma Sangar	140	Medium	Beige, black, blue, green, red	Sangar
Lowe Alpine Atlas	100	Medium	Beige, black, blue, green, navy	Sequoia
Lowe Alpine Foraker	180	Heavy	Blue, green, grey	Women's Foraker
Mountain Craft Argon	50	Light	Grey/green	
Mountain Craft Niagara	30	Light	Green, navy	
Mountain Equipment Drilite Plus	90	Light	Blue, light green, navy	
Mountain Hardwear Ascent Tech Parka	160	Heavy	Dark green, light green, navy, red	Women's Ascent Tech Pa
The North Face Talkeetna[2]	110	Medium	Black, blue/black, cream/black, grey/black	
Peter Storm Jura	50	Medium	Blue, red, silver	Iona
Regatta Peery W235	50	Medium	Beige/grey, green/grey, navy/grey	
Rohan Atlas	160	Medium	Beige, green, navy, red	Atlas Jacket
Scanda Cirrus	60	Medium	Blue, dark blue, green, red	
Sprayway TL Vermont	100	Medium	Blue, green, grey, silver	TL Wyoming
Stormlite Monsoon Long Jacket	50	Medium	Green, navy	
TOG 24 Derwent	100	Heavy	Green, navy, red	
TOG 24 Zealand	170	Heavy	Green/black, navy/black	
Vander Nevis	100	Medium	Black, blue, blue-green, green, navy, red	
Wynnster Packaway NW905	55	Medium	Beige, green, navy, red	

1 Since our tests the hood and collar have been modified 2 Since our tests the styling has been modified

Peter Storm Jura

Regatta Peery W235

Rohan Atlas

Scanda Cirrus

Sprayway TL Vermont

Stormlite Monsoon Long Jacket

Keela Munro

Lafuma Sangar

Lowe Alpine Atlas

Lowe Alpine Foraker

Mountain Craft Argon

Features 3▷													Performance				
Number of external pockets	Map pocket	Stiffened peaked hood	Foldaway hood	Hood volume adjuster	Two-way zip	Single/double storm flap	Waist drawcord	Hem drawcord	Type of cuff fastening	Pit zip	Gear loops	Internal zip to attach fleece	Waterproofness 4▷	Water repellence after ageing 5▷	Breathability 6▷	Durability 7▷	Total test score (%)
/0		✓	✓	✓	✓	Single		✓	Velcro-type				★	◒	★	☆	89
/0			✓			Single		✓	Elastic				◒	☆	◒	☆	48
/1	✓	✓	✓	✓	✓	Double	✓	✓	Velcro-type/elastic			✓	◒	◒	☆	○	53
/0	✓	✓	✓		✓	Double	✓	✓	Velcro-type/elastic			✓	☆	○	◒	○	60
/0	✓	✓	✓		✓	Double	✓	✓	Velcro-type/elastic		✓		○	◒	☆	☆	67
/0	✓	✓	✓	✓	✓	Double	✓	✓	Velcro-type	✓			◒	◒	◒	☆	43
/0	✓		✓		✓	Single		✓	Velcro-type/elastic			✓	◒	◒	☆	☆	57
/0	✓	✓	✓		✓	Double	✓	✓	Velcro-type/elastic			✓	★	◒	☆	★	83
/0	✓	✓	✓	✓	✓	Double	✓	✓	Velcro-type/elastic		✓	✓	★	○	☆	★	87
/2			✓			Single		✓	Velcro-type/elastic				◒	◒	●	○	36
/0			✓			Single		✓	Elastic				●	◒	◒	☆	36
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/0	✓		✓			Single	✓	✓	Velcro-type/elastic		✓	✓	☆	◒	○	☆	66
/1	✓	✓		✓	✓	Double		✓	Velcro-type/elastic				☆	○	☆	☆	75
/1	✓		✓		✓	Double	✓	✓	Velcro-type			✓	○	◒	○	★	59
/0	✓	✓	✓	✓	✓	Double	✓	✓	Velcro-type/elastic			✓	★	○	☆	★	85
/1	✓				✓	Double	✓	✓	Velcro-type/elastic				●	●	●	☆	27
/0	✓	✓	✓		✓	Double	✓	✓	Velcro-type			✓	◒	☆	☆	☆	63
/0	✓	✓	✓		✓	Double	✓	✓	Velcro-type			✓	★	◒	☆	★	84
/1	✓	✓	✓		✓	Double	✓	✓	Velcro-type			✓	★	◒	☆	☆	78
/0	✓		✓			Double		✓	Velcro-type/elastic				◒	◒	☆	○	53

Notes
Jackets highlighted in **red** appear in the Best Buy Guide on p15.

Specification

1 This is the typical high-street price if you shop around.

2 Our lab expert classified the jackets into one of three groups: lightweight, medium or heavy duty.

Features

3 For details about the features, see 'Fine features', p14.

Performance

4 The jackets were placed on a mannequin and subjected to 1.5cm/hour of rain for four hours. Periodically, we checked to see whether they leaked, and, if so, where and how badly. Those that kept water out for the whole time scored a ★. We also checked the waterproofness of the material after ageing them to simulate wear.

5 Ideally, rain should ball up and roll off the material, allowing the jacket to breathe properly. Most had good repellence when new but repellence dropped drastically after ageing.

6 We measured how much water vapour could pass from the inside of the jacket to the outside.

7 We measured how hard it was to puncture and tear the material, how strong the seams were and the durability of the taping used to keep the seams watertight.

KEY
★ ☆ ○ ◒ ●
best — worst
✓ has this feature

TOG 24 Derwent

Vander Nevis

TOG 24 Zealand

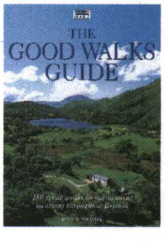
Wynnster Packaway NW905

TOTAL TEST SCORE
This score ignores price and is based on:

Waterproofness	40%
Breathability	35%
Water repellence after ageing	15%
Durability	10%

WHICH? BOOKS

After you've chosen the right jacket, put it to good use with the help of *The Good Walks Guide* (£10.99). This paperback features 150 circular walks in Britain. To order your copy, call **0800 252 100** quoting GWALKS.



Rub it better

Simone Collins takes the pain out of choosing remedies for aches and strains

We assess the effectiveness of various pain-relieving lotions and give advice on treating minor injuries

When little Johnny twists his ankle, or grandma's rheumatism flares up, what are the most effective products for reducing the swelling and pain? There are lots of gels, sprays and rubs on the pharmacy shelves, but what is the difference between them, and which work best? Or are you better off swallowing an anti-inflammatory pill or just resting?

To find out, we asked a panel of experts – a pharmacist, a rheumatologist and a sports injury specialist – with over 60 years of experience between them, to assess how much evidence there is that these products work. We also asked a homeopath and a herbalist to recommend remedies.

TOPICAL PAIN-RELIEF PRODUCTS

There are two main types of topical (directly applied) pain-relief product – non-steroidal anti-inflammatory drugs (NSAIDs) and counter-irritants. Both are claimed to relieve aching joints, and general pains, sprains and strains. NSAIDs, though, are also claimed to reduce swelling.

NSAIDs

NSAIDs work by blocking the production of prostaglandins – hormone-like substances that trigger pain signals to the brain and bring on inflammation. Topical NSAIDs generally contain the same active ingredients as oral versions but in lower concentrations. Different products contain different anti-inflammatories, such as ibuprofen or piroxicam.

Counter-irritants

Counter-irritants produce a mild skin irritation, which causes a tingling sensation. This is thought to be soothing and to relieve the existing pain to an extent by diverting attention from it. Different products contain different ingredients which provide either a warming or a cooling effect. Those containing nicotinates and capsicum, for example, heat up the injured area by increasing the blood flow there. This is meant to soothe general aches and pains. Those containing ingredients like menthol and camphor cool the injured area. These may help with minor sports injuries.

Salicylates, such as salicylic acid, in topical products are chemically similar to aspirin which have anti-inflammatory effects. They can also produce a warming effect. However, topical products don't usually contain enough to reduce swelling or relieve arthritis. Movelat is the only non-NSAID that is claimed by its manufacturer to reduce swelling.

THE EVIDENCE

There is little evidence on the efficacy of both types of topical pain-relief product. And what is available is not conclusive. A review published in the *British Medical Journal* in 1998 suggests that topical NSAIDs containing felbinac, ibuprofen, ketoprofen or piroxicam are more effective than a placebo at reducing pain. It also casts doubt over whether benzydamine is as effective as the other anti-inflammatories. However, the studies on which this review is based have been criticised, so it remains impossible to confirm or rank the effectiveness of topical anti-inflammatories. Also, there's a lack of studies comparing them with oral versions or with painkillers, such as aspirin.

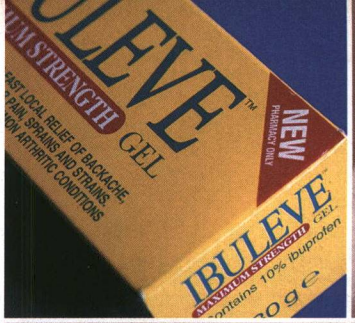
There haven't been many studies on the efficacy of counter-irritants, but they have been used safely for decades and many people swear by them. Our experts say that while some of these products may produce a mildly soothing effect, a lot of their benefit probably comes from the placebo effect – just believing that they work. This is often encouraged by the strong medicinal smell of some of the creams. Another explanation is that rubbing a product into the skin creates a warming effect, relaxes the muscles and perhaps disperses some of the natural chemicals which cause pain.

Oral or topical NSAIDs?

Topical NSAIDs provide lower concentrations of active ingredients than oral versions, so they're unlikely to be as effective. The idea behind applying a topical NSAID on to the affected area is that, in theory it localises the active ingredients where they're needed. However, a study in the *British Journal of Clinical Pharmacology* in 1991, found similar amounts of active ingredient in both knees when an NSAID was applied to only one knee. This indicates that at least some of the ingredients are absorbed by the bloodstream and carried to other parts of the body.

Side effects

Topical NSAIDs can cause itching, eczema or rashes. You should stop using the products

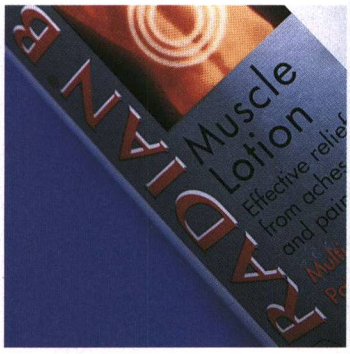


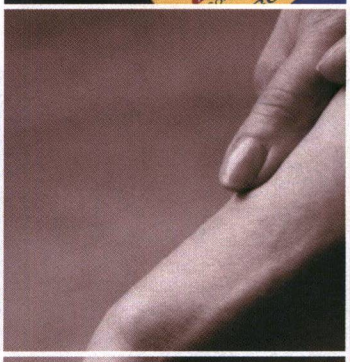
immediately if you experience any of these side effects. Although less likely to occur, internal side effects from topical NSAIDs are similar to those of oral ones. They can include stomach upsets, headaches and dizziness, and even internal bleeding, asthma and kidney problems. Using products that contain high doses of active ingredients, like Ibuleve Maximum Strength Gel, or spreading them over a large area – such as over your back – could increase the chance of side effects by increasing the concentration of ingredients absorbed into your bloodstream.

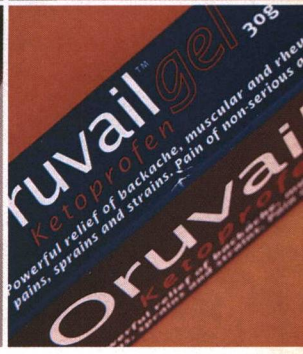
Avoid topical NSAIDs or use them sparingly if you've ever suffered from stomach ulcers (or similar gastrointestinal problems), kidney failure or asthma. Pregnant or breast-feeding women should avoid them and they're generally not suitable for children under the age of 12. Don't use both an oral and a topical NSAID at the same time, as your body could receive more than the recommended dose, which increases the risk of side effects.

Fewer side effects are thought to be associated with counter-irritants than with NSAIDs. Most counter-irritants are considered suitable for younger children, generally from the age of five or six, and normally for women who are pregnant or breast-feeding. However, most contain either salicylic acid or a salicylate, which can cause adverse reactions in people who are allergic to aspirin.

Whether you're using an NSAID or a counter-irritant, check the packaging for any instructions and warnings before applying it. Don't put it on areas of broken skin.







HELPING YOURSELF

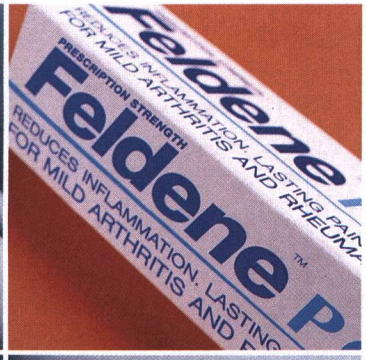
For minor sprains and strains, the acronym RICE (Rest, Ice, Compression and Elevation) is useful to remember.

- Rest the injured area until the pain subsides, particularly if it's in a weight-bearing joint.
- Ice packs or something similar should be applied to the injury immediately after it occurs, and left there for at least 20 minutes to contain any swelling.
- Compression using an elastic bandage will help, but be careful not to restrict the blood flow completely.
- Elevating the injured area will help to minimise any swelling.

Rheumatic sufferers need to get a balance between rest and exercise. Special splints may help, especially at night, while physiotherapy and exercising in water can strengthen muscles and boost mobility. Losing weight, if appropriate, may reduce some of the pressure on affected joints.

ALTERNATIVE PAIN RELIEF TREATMENTS

We asked a herbalist and a homeopath to recommend pain-relieving remedies. The herbalist recommended comfrey and meadowsweet to help ease pain and aid healing, and devil's claw to help reduce inflammation. The homeopath advised arnica for painful bruising. Both experts feel these products are more effective when taken orally, although comfrey is generally sold as an ointment. As with standard products, there is little evidence to prove their efficacy, and side effects are still possible. Devil's claw should not be taken in pregnancy, for example, and comfrey has been linked to liver disease if taken orally.



BUYING GUIDE

Overall, our experts recommend oral NSAIDs over topical ones, especially to ease pain and swelling caused by rheumatism. However, topical treatments may provide some relief and have fewer side effects than oral versions. There's little clear evidence to support choosing one topical NSAID over another, although our experts questioned the effectiveness of benzydamine (contained in Difflam P). Ibuleve Maximum Strength Gel contains twice the standard concentration of other ibuprofen rubs, so it's likely to have a greater effect. An oral version is probably still better.

Counter-irritants are unlikely to reduce inflammation but they may be soothing and are less likely to have side effects than NSAIDs. They're also much cheaper to buy. Go for creams, lotions or gel versions rather than sprays, so that you benefit from the massaging action of rubbing them into the skin. Those containing high levels of both nicotinates and salicylates should in theory have more of an effect. Transvasin Heat Rub has the highest concentration of these.

Many brands contain the same ingredients in the same concentrations. For example, Mentholatum Ibuprofen Gel is the same as the Nurofen Gel (in the table, overleaf) but costs £3.19 for 35g instead of around £4.55 for the same amount. Check the product licence (PL) number on the packaging – brands with the same number will be identical.

Pain-relief products

Key
- Warming
- Cooling
- Contains aspirin

	Piroxicam	Felbinac	Ibuprofen	Ketoprofen	Benzydamine	Salicylic acid	Salicylates	Nicotinates	Capsicum	Camphor	Menthol	Other	Our verdicts
NSAIDs													
Difflam-P Cream (£1.43 for 10g)					■								There's conflicting evidence about the effectiveness of the NSAID benzydamine – our experts generally favour newer anti-inflammatories like ibuprofen, felbinac, ketoprofen and piroxicam. Our pharmacist wouldn't recommend this product for young children although the packaging doesn't say this.
Feldene P Gel (£1.46 for 10g)	■												Like other NSAID ingredients, piroxicam may help ease pain and reduce some inflammation.
Ibuleve Maximum Strength Gel (£1.65 for 10g)			■										Contains twice the concentration of ibuprofen as standard-strength equivalents and is more expensive. It's likely to be more effective, but unwanted side effects are also more likely. Nevertheless, it probably still won't be as effective as taking ibuprofen orally.
Nurofen Muscular Pain Relief Gel (£1.30 for10g)			■										Contains the standard concentration of ibuprofen (5 per cent) which may ease pain and reduce inflammation. However, other brands containing identical ingredients are cheaper to buy (see 'Buying Guide', p19).
Oruvail Gel (£1.46 per 10g)				■									There is some evidence to suggest that applying ketoprofen to the affected spot may help relieve pain and reduce inflammation.
Traxam Pain Relief Gel (£1.43 for 10g)		■											As with most of the other topical NSAIDs our experts thought this felbinac-based product could help to relieve some pain and inflammation.
Counter-irritants and aspirin-based remedies													
Asda Muscle Rub (40p for 10g)							■				■	Cajaput, sweet birch oil and eucalyptus oil	It contains similar active ingredients to the Deep Heat rub, but in lower quantities. A lot of the benefit will come from the massaging action of rubbing in the gel rather than from the ingredients.
Deep Freeze Cold Gel (38p for 10g)											■		Menthol acts as a counter-irritant by first cooling the area, then producing a mild feeling of warmth. However, this product is unlikely to provide a lasting effect. Deep Freeze spray contains the same amount of menthol as the gel, but doesn't give the extra benefit of the rubbing action.
Deep Heat Rub (41p for 10g)							■				■	Eucalyptus oil and turpentine oil	Contains higher levels of methyl salicylate and menthol than most similar products so might help soothe painful areas slightly more, albeit temporarily.
Lloyd's Cream (40p for 10g)							■						Although this product may help to counter some pain, we'd advise you to go for one of the rubs with a high level of nicotinate as well. Although unlike most products it's odour free.
Movelat Relief Cream (87p for 10g)						■						Mucopoly-saccharide-polysulphate	Movelat is claimed to be a mild to moderate anti-inflammatory because it contains salicylic acid. However, our experts think the concentration of the salicylic acid in Movelat is too low to reduce inflammation significantly. They'd expect an NSAID to be more effective – especially an oral one.
PR Freeze Spray (26p per 10ml)												Dimethyl ether, methylal	This product is really suitable only for easing sharp, short-lived pain caused by minor knocks and sports injuries but, even then, you are probably better off using an ice pack or similar. As with the Deep Freeze Gel, internal side effects are very unlikely because it doesn't contain any salicylates or nicotinates.
Radian B Muscle Lotion (20p per 10ml)						■	■			■	■		Although this product contains a wider range of active ingredients than other brands of counter-irritant, the levels of each ingredient are comparatively low. The instructions advise a hot bath before application which, along with the product's scent and the rubbing effect, will be soothing in themselves.
Ralgex Heat Spray (26p for 10ml)							■	■					Both the salicylate and the nicotinate it contains should help soothe and warm up the injured area by increasing the blood flow. However, as it's a spray, you won't benefit from the rubbing action. It's claimed to be low odour, but it does have quite a strong medicinal scent.
Tesco Heat Spray (17p for 10ml)							■	■					Similar to the Ralgex spray, but less expensive. And it's exactly the same as the more well-known and slightly more expensive Deep Heat spray (not included in our table for this reason).
Transvasin Heat Rub (33p for 10g)							■	■					Contains high levels of both salicylate and nicotinate. We'd recommend this product over the heat sprays because of the rubbing effect. May be mildly soothing on superficial injuries.

Cost per 10g or 10ml is worked out from the most commonly charged price of the largest pack size available

PHOTOGRAPHY JONNY THOMPSON, GETTYONESTONE, JOHN TRENHOLM

PHOTOGRAPHY SUPERSTOCK

BOTTOM OF THE CLASS

Are you paying over the odds for your banking? Our league tables name and shame the banks and building societies with some of the worst deals

Lots of banks and building societies offer very poor value on some of their products, so there's every reason to move if you're stuck with a bad deal. Our league tables on the following pages name and shame the worst-value deals available on four of the most commonly used financial products – current accounts, savings accounts, credit cards and personal loans. Most of the high-street providers are represented in our hall of shame, with some featuring across a number of products – see below.

WHAT WE DID

To find out who's offering the worst deals, we used typical spending and saving situations, looked at all the products available and found the 12 worst for each situation. We also picked out the single best-value account for each type, showing the huge gulf between the best and worst providers.

But if you're thinking of moving your account, it's worth looking around. Our best-value accounts, shown at the bottom of each table, are only one example from among lots of other competitive products on the market, which we don't have room to show you. Next to the tables, we give you tips on what to look for if you're switching each type of account. The best account for you will depend on how you want to use it, how much you want to borrow or save, and so on. And look out next month for our Best Buy current accounts.

WORST OF THE WORST

No one bank stands out in our league tables as the worst provider across all four products, but several banks offer a poor deal on more than one of them. Barclays, Lloyds TSB and Yorkshire Bank all have poor-value loans and credit cards, while The Royal Bank of Scotland gives a bad deal on loans and savings accounts. Clydesdale and Bank of Scotland each have two of the worst-value current accounts, as well as an expensive credit card. The Co-operative Bank and Halifax have an uncompetitive current account and credit card. Northern Rock offers poor value for savings and current accounts.

CURRENT ACCOUNTS

Our league table shows the annual costs of running an authorised £500 overdraft for two weeks a month with the 12 most expensive current accounts. The worst-value account, at Bank of Scotland, costs over £180 a year more than the best-value account, Cahoot's.

And it seems banking in Scotland can be a costly business, as Clydesdale has two of the other most expensive accounts on the market. These dearer accounts tend to be so expensive because they charge monthly or quarterly fees when you're overdrawn. Some of them also have an arrangement fee, which is sometimes charged each time you renew the overdraft, while Bank of Scotland charges transaction fees when you're overdrawn.

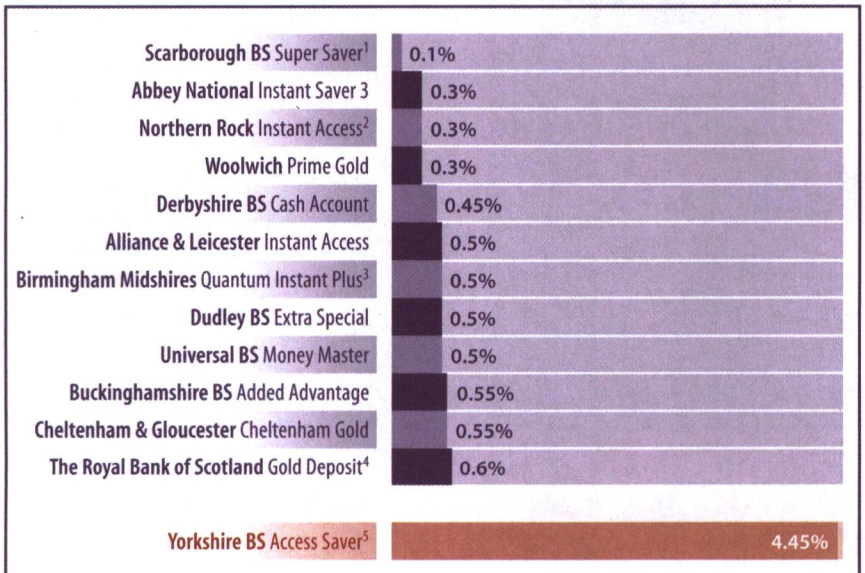
If you're thinking of switching from an expensive current account, make sure you pick one that's right for you. If you tend to go overdrawn regularly, an account which doesn't charge fees and has a low interest rate on authorised overdrafts would probably suit you. But if you're always in credit, look for one which pays a good rate of interest on credit balances. And although the cheapest account we've found here is run over the internet, there are also plenty of good-value current accounts which aren't internet-based. Look out for our current account Best Buys next month.

NOTES
This table gives the annual costs (interest and charges) of running a £500-authorised overdraft for two weeks a month. All the accounts are available nationally.

1 The interest rate for these accounts is individually negotiated. Our total cost for each account includes an average interest charge calculated from all the accounts we've analysed
2 The interest rate is individually negotiated. We've used a typical annual equivalent rate (AER) of 11.85%
3 Cahoot offers two other account options in addition to interest-only: fee-only and interest-plus-fee. Cahoot's authorised overdraft rate depends on your credit rating; we have quoted the costs for a low-risk customer

All rates correct at 20 July 2001

SAVINGS ACCOUNTS



NOTES
We show how much interest you would earn in a year on £2,500, at current rates of interest. All the accounts are available nationally, and none is linked to any other product.

1 1 per cent bonus paid if six or fewer withdrawals in a financial year
2 0.5 per cent bonus if no withdrawals per year
3 13+ withdrawals permitted per year
4 Pays 0.05 per cent less if interest paid quarterly
5 One withdrawal permitted per month

All rates correct at 4 July 2001

We found some pretty low rates when we compared the interest paid on branch-based instant access accounts. All of our worst buys pay less than 1 per cent on a £2,500 balance. At the top of the table, Scarborough Building Society's inappropriately named Super Saver pays a paltry 0.1 per cent, while accounts at former building societies Northern Rock, Woolwich and Abbey National do little better.

However, it is possible to find a decent rate of interest on a branch-based instant access account, as shown by the best-value provider, Yorkshire Building Society. And as the difference can add up, it really pays to move – at the current rate of interest you would earn almost £110 more in interest in a year on £2,500 in Yorkshire Building Society's Access Saver than you would in Scarborough Building Society's Super Saver.

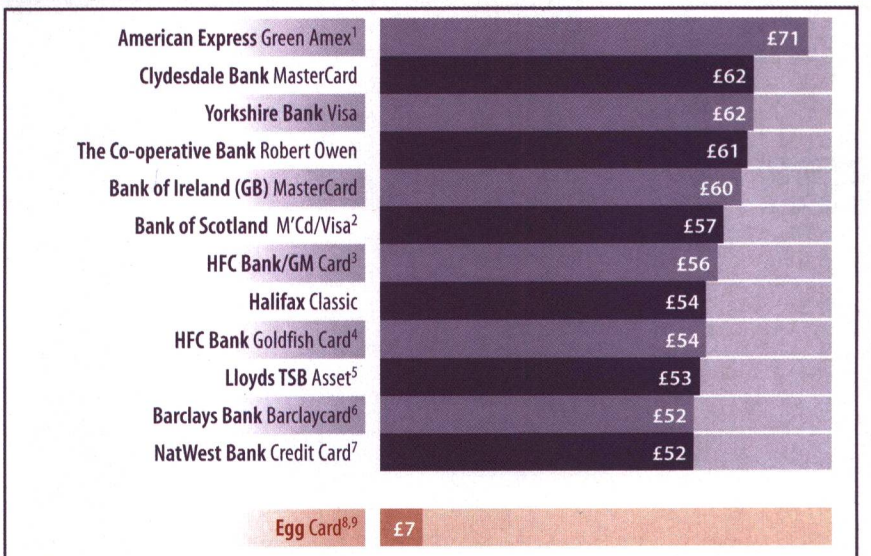
If you want to move your savings to get a better rate, think about how you want to access your money. While there are good branch-based accounts around, if you're not tied to the idea of a branch, there are also some very competitive telephone and internet-only accounts (check 'Savings monitor' on p53 for the latest rates). But once you've opened an account, keep an eye on the rate. Just because it was competitive when you opened it, doesn't mean it always will be.

CREDIT CARDS

Credit cards are no exception for charging you over the odds. We've calculated how much interest you would pay in a year if you were an 'occasional payer' – someone who spends £2,550 over a year, paying three bills in full and £100 off the outstanding balance the rest of the time.

American Express Green Amex card comes out as most expensive, followed by Clydesdale Bank MasterCard and Yorkshire Bank Visa. With a £12 annual fee and an annual percentage rate (APR) of 19.2 per cent for purchases, Green Amex would cost you more than £70 in interest and charges. The same spending pattern at Egg would cost just under £7, taking into account the 1 per cent cashback earned on each purchase with this card. Some of the other cards offer reward points but you often have to spend a lot to receive quite poor rewards.

Credit cards are one of the easiest financial products to switch, so don't hang on to a dear one. Which card is best for you depends on how you use it. If you pay your bill in full each month, look for a card with no annual fee, and an interest-free period of at least two weeks. If you tend to borrow, look for one with a low interest rate – generally anything below 13 per cent APR is very good value. And whether you pay in full or tend to borrow, it's also worth looking for a card which gives you cash back on your spending.

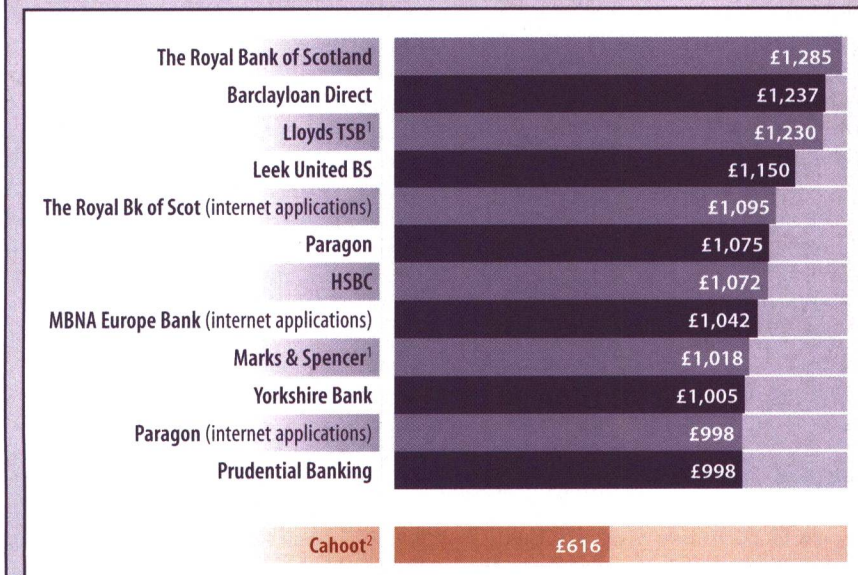


NOTES
We've calculated how much you would pay in a year if you spend £2,550, pay three bills in full and £100 off your outstanding balance the rest of the time. All the cards are available nationally, and none is linked to any other product.

1 Reward points given, redeemable against travel, restaurant, shopping offers
2 Offers benefits including discounts on holidays and free travel accident insurance up to £50,000. MasterCard is no longer available to new customers
3 The GM card allows customers to earn points which can be redeemed against the cost of a new Vauxhall car
4 Allows customers to earn reward points redeemable against services such as gas and electricity from British Gas and TV Licensing
5 Offers discounts on selected holidays, and at selected hotels and other companies
6 You earn rewards redeemable against offers and services
7 You earn one Air Mile for every £20 spent
8 Gives 1 per cent cashback, which is paid out once a year
9 You need internet access to apply for and run the card

All rates correct at 4 July 2001

PERSONAL LOANS



NOTES
Figures are for the total amount of interest payable on a £5,000 unsecured personal loan taken out over three years, without insurance. All loans are available nationally, and none is linked to any other product.

1 Reduced rates available for internet applications
2 Based on a typical annual percentage rate (APR) of 8 per cent. The APR you are offered varies according to your credit rating and loan amount

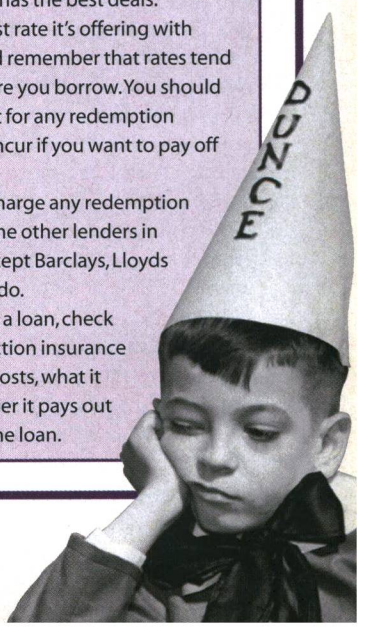
All rates correct at 4 July 2001

A personal loan can be an affordable way to borrow money, particularly for larger sums, but it pays to shop around. If you go for the wrong one, you could end up hundreds of pounds worse off. We've looked at the cost of a £5,000 loan, paid back over three years, and without any payment protection insurance. Our league table shows the huge difference in the interest you pay. The same loan at The Royal Bank of Scotland costs a whopping £669 more than at Cahoot, our best-value product.

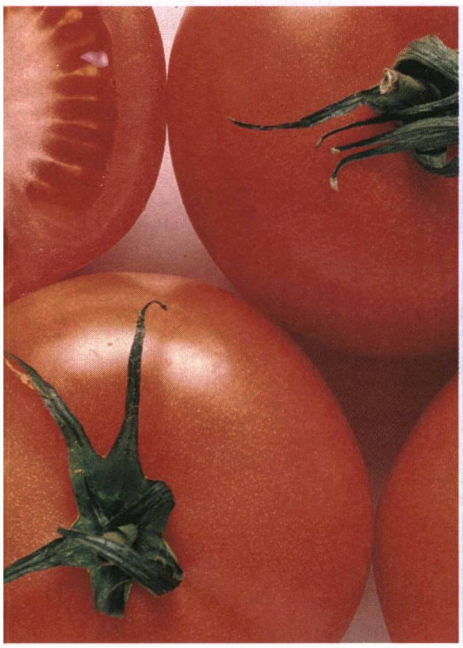
When you're looking for a loan, don't assume that your own bank has the best deals. Compare the interest rate it's offering with others available, and remember that rates tend to get lower the more you borrow. You should also keep an eye out for any redemption penalties you may incur if you want to pay off the loan early.

Cahoot doesn't charge any redemption penalties, while all the other lenders in our league table except Barclays, Lloyds TSB and Prudential, do.

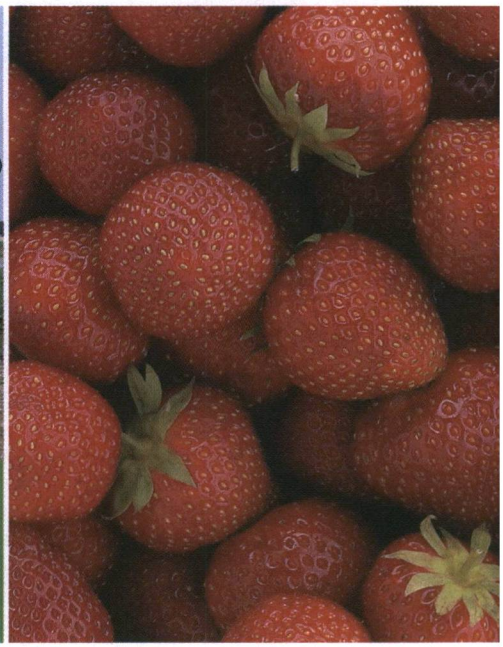
Before taking out a loan, check any payment protection insurance offered with it – its costs, what it excludes and whether it pays out for the full term of the loan.



PESTICIDES IN FRUIT AND VEG



Are you getting more than just goodness when you bite into an apple or eat a salad?



Each year, the government tests several thousand samples of food for pesticide residues – the latest results are due to be released by the Pesticide Residues Committee later this month. Generally, between a third and nearly half of all fruit and vegetable samples contain detectable pesticide residues, and up to 3 per cent of these have levels above the legal limit. We've taken a closer look at the results for the last four years. The fruit and vegetables we've highlighted as having persistent pesticide problems, opposite, should come top of your list for careful washing and peeling, or for buying organic.

Pesticide residues get into food when they're overused or when crops are harvested too soon after being treated. However, they can also get there when they're applied at the right time and in the right amount. While some stay on the skin, other pesticides are systemic acting – which means they can be absorbed into the flesh.

MONITORING RESIDUES

Each year, pesticide residues are measured in samples of foods from supermarkets, grocers and market stalls. The monitoring programme has several purposes. It ensures producers are using pesticides properly by checking that residues are below the maximum residue level (MRL) – the legal limit. It also checks the types of pesticide that are used to ensure that they are legally permitted. And lastly, it's a check to ensure food is safe to eat.

A few thousand samples is only a tiny fraction of the food we eat, so the tests aren't representative of all our foods, but they do give an indication of which foods are more likely to contain residues. If a residue level is above the MRL, then safety assessments are made to work out whether the product is likely to cause any harmful short- or long-term effects. If this looks likely, the government issues a public alert.

CONCERNS ABOUT PESTICIDES

By protecting crops against damage from pests, pesticides can increase crop yields. They can also protect food from damage during transport and storage. Pesticides used in conventional farming are toxic chemicals which kill insects, weeds and fungi, for example. But they can also harm humans, wildlife and the environment.

Each year, millions of agricultural workers around the world are accidentally poisoned by handling or working with pesticides. Occupational exposure to pesticides may be linked with long-term health problems such as cancers, and reproductive and neurological effects. Some types of pesticide pose a particular health concern – for example, those that act as endocrine-disrupting chemicals (EDCs). These are known to disrupt the hormone systems of animals in laboratory studies, and there's evidence that some wildlife has been affected. In humans, they may be associated with effects such as reductions in sperm count. An EC survey monitoring pesticide residues in food across the EU showed that five of the most commonly found pesticide residues in food were possible EDCs. Lindane, which is an insecticide and an EDC, is being withdrawn from agricultural use in the EU due to a lack of information about its safety for people working with it, and its toxic effect on wildlife and the environment. There are also concerns about the toxic effects of organophosphate (OP) pesticides (see 'Chemical cocktail', p26).

Research shows that pesticide levels can vary between individual items of fruit or vegetables grown in the same tree or field. The concern is that if you eat a rogue fruit or vegetable, you'll get a high dose of residue which could cause short-term effects such as a mild stomach upset. This is more likely in young children, who may be particularly vulnerable to pesticides as they're

PHOTOGRAPHY JAMES DUNCAN, GETTYONE TELEGRAPH, THE ANTONY BLAKE PHOTO LIBRARY, ENVIRONMENTAL IMAGES

MONITORING RESULTS

We've assessed the pesticide monitoring results for fruit and vegetables, from 1997 to September 2000. Not all foods are tested each year, so in some cases we're only looking at tests carried out once in this time. Foods that are most likely to contain pesticides are tested more often. If a fruit or vegetable is not mentioned , it's probably because it hasn't been tested since 1997. Test results are available at www.pesticides.gov.uk

PERSISTENT PESTICIDE PROBLEMS

Apples Tests in 1999 found that 47 per cent of apples contained detectable pesticide residues. This compares with 69 per cent in 1998, and 90 per cent in 1997. The 1999 results also found fewer samples containing multiple residues – 8 per cent, compared with 70 per cent in 1997. But most of these contained multiple organophosphates (OPs).

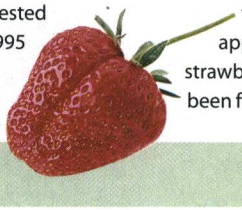
Carrots Tests in 1999 found 53 per cent of samples contained residues, and multiple residues were found in 10 per cent of samples. These results are similar to those in the 1998 survey. Samples with residues above the MRL were a major problem in the early 1990s but in 1999, none exceeded the MRL. An earlier study showed that the levels of OPs can vary between individual carrots. As a result, the number of times OPs can be used on carrots was restricted. In 1999, 11 per cent of samples contained OPs.

Celery In 1999, 72 per cent of samples contained residues. Five imported samples exceeded the MRL, and 28 per cent contained multiple residues. Similar results were found in 1997.

Grapes In 1999, 67 per cent of the samples contained residues, 29 per cent multiple residues, and 7 per cent exceeded the MRL – most containing residues of up to five different pesticides. Four per cent contained a systemic insecticide above the MRL – which at the highest levels could cause a mild stomach upset in toddlers. Similar results were found in 1997.

Lettuce Tests in 2000 found residues in 56 per cent of samples, and multiple residues in 42 per cent. One UK sample contained eight different residues including dimethoate (an OP insecticide) which is not approved for use on lettuce. Seventeen per cent had residues above the MRL – four times the legal limit in one case. Earlier surveys found similar problems with residues exceeding the MRL – particularly in UK-grown winter lettuce.

Pears have been tested repeatedly since 1995 because chlormequat (used to improve the yield and shape of the fruit) was found in samples of UK-grown pears. Chlormequat isn't approved for use on pears grown in the UK, although it is allowed in some other EU countries. Results also showed residue levels above the legal limit in imported pears. In the latest survey, nearly two thirds of samples contained pesticide residues, and over one third had multiple residues. One sample of UK pears contained chlormequat.



Strawberries The 1999 tests found 80 per cent of samples contained residues, and 42 per cent had multiple residues. One UK sample had five different pesticide residues and another contained a fungicide, which is not approved for use on UK-grown strawberries. Similar results have been found in previous surveys.

ONES TO WATCH

Apple juice Low levels of carbendazim, a fungicide, were found in 27 per cent of samples tested last year.

Aubergines and mushrooms Tests in 1998 found 20 to 30 per cent of samples contained residues.

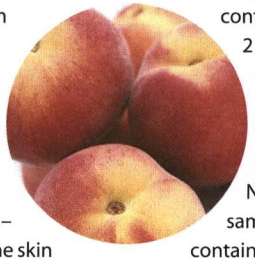
Baby food Tests in 2000 found 10 per cent of fruit-based baby food had residues, and one sample had multiple residues. One labelled as organic contained chlormequat.

Broccoli/calabrese In 2000, 14 per cent of samples had residues with two exceeding the MRL.

Cherries In 1997, 38 per cent were found to contain residues.

Cucumbers Tests in 2000 found 26 per cent of samples contained residues, and multiple residues were found in a small proportion. No UK-produced cucumbers contained any residues.

Oranges Tests in 1999 found most contain multiple residues (93 per cent) and some contained multiple OPs. However, the tests include the whole fruit – most residues are on the skin so peeling will remove them.



Onions These were tested in 1999 – when 60 per cent contained residues of maleic hydrazide which is used to suppress sprouting.

Orange juice Tests in 1997 found residues in 14 per cent of samples, and multiple residues in 6 per cent.

Peaches and nectarines In 1997, 35 per cent of samples contained residues with 2 per cent above the MRL.

Plums A priority for further monitoring because they can contain OP residues. Nearly 25 per cent of samples tested in 2000 contained residues and one sample had multiple OPs.

Potatoes The last two surveys found about half the samples contained residues and around 15 to 22 per cent had multiple residues.

Raspberries In 1997, 66 per cent of samples tested contained residues.

Fresh spinach and tomatoes When tested in 1998, around 40 per cent contained residues, and several samples of spinach were above the MRL. One sample of tomatoes and two of spinach contained residues not approved for use in the UK.

Sweet peppers No residues were found in last year's survey. But tests in 1999 showed as many as 42 per cent of samples contained residues of a systemic insecticide above the MRL. At the highest level found it could cause a mild stomach upset in toddlers.

FEW, OR NO RESIDUES

Baby vegetables and Brussels sprouts About 14 per cent of samples contained residues when tested in 1997.

Cabbages, garlic, sweetcorn, swedes, radishes, turnips, frozen peas No, or very few residues detected.

Green beans Seventeen per cent of samples tested in 1997 contained residues.

Spring onions Tests in 1999 found 8 per cent contained residues of a fungicide.

more sensitive to any toxic effects. From July 2002, there will be specific limits set on the levels of a pesticide residue allowed in processed baby foods in the EU. Also, some of the more toxic pesticides will be banned on crops used to make baby food.

CHEMICAL COCKTAIL

Pesticide safety evaluations look at individual pesticides and not the effect of combinations of different chemicals. But some foods can contain multiple residues because the crop is treated several times and often with different pesticides. For example, an average lettuce is treated with insecticides five times, strawberries are treated about 12 times, and dessert apples as many as 16 times with pesticides containing 36 different active ingredients.

The worry is that you could be regularly exposed to a cocktail of different chemicals over a long period of time. Being exposed to combinations of pesticides that have similar actions and similar toxic effects, such as OP pesticides and EDCs, may mean the toxic effect is much greater than otherwise thought. The effects over the course of a lifetime are unknown. An expert committee is looking into this issue, but it won't report its findings until 2002.

ARE ORGANIC FOODS PESTICIDE FREE?

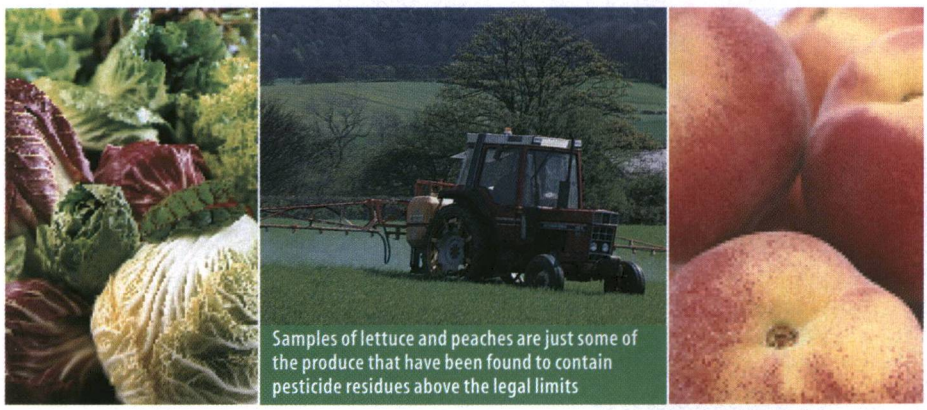
Some approved pesticides can be used on organically-grown crops but they're mostly derived from natural substances such as plant oils. They're used only when there's an immediate threat to the crop, and farmers have to justify their use first. Pesticides can drift from non-organic farms to organic ones. A few samples of organic fruit and vegetables are tested each year. Since 1997, residues have been found in a sample of organic celery and in one of apples, and also in organic baby food.

IMPORTED FOOD

Different pesticides may be approved for use in some countries and not others. Farmers may use any pesticide, so long as it's approved for use on the crop in that country. They can also export food treated with these pesticides, as long as they comply with any MRLs in the country the food is exported to.

One of the reasons pesticides are approved for use in some countries and not in others is that they protect against specific pests on specific crops. There is no need for them to be approved in countries that don't have these pests or grow these crops. However, the system means that pesticides, such as Lindane, that have been withdrawn from use in the EU because of safety fears, can be used in countries where it's still approved. And food that has been treated with Lindane can be imported into the EU, as long as it complies with any MRLs. The system also means that some countries may continue using older pesticides rather than safer alternatives, simply because a pesticide manufacturer hasn't applied for approval of the new product in that country.

Eventually, the aim is to have a list of EU-approved pesticides and MRLs. But this is still some way off and it won't have any control over pesticides used in non-European countries.



Samples of lettuce and peaches are just some of the produce that have been found to contain pesticide residues above the legal limits

SUPERMARKETS' ACTION ON PESTICIDES

Food retailers have a responsibility to ensure the maximum residue level of produce they sell is not exceeded. So we asked the main supermarkets about their pesticide policies. All told us that they test their produce for pesticide residues. Iceland, Marks & Spencer (M&S), Somerfield and Waitrose said the results of these tests are available to customers on request, but we were unable to get hold of it when posing as consumers. Co-op publishes the results of its tests on its website (www.co-op.co.uk). This gives details of the number of tests carried out and the proportion of these tests that find residues.

Some supermarkets have banned the use of particular pesticides on their crops. Co-op has banned 24 pesticides which it says have been shown to be harmful to humans or are toxic at very low levels. It wants a worldwide ban on their use.

M&S and Waitrose ban the use of tecnazene (which stops potatoes sprouting and is being withdrawn from use), and Waitrose won't allow its growers to use maleic hydrazide (also used to suppress sprouting). Co-op, Tesco and Waitrose discourage the use of some pesticides (including organophosphates, in the case of Waitrose) by requiring growers to justify their use, and then to obtain written consent from them before using these pesticides. Tesco also controls which pesticides are used on UK and some imported crops through its Nature's Choice scheme.

Most supermarkets are members of industry schemes such as Assured Produce – part of the British Farm Standard (flagged by the red tractor logo). Pesticides are used on crops grown under this scheme, but there are protocols to cut usage, and growers are regularly monitored. Friends of the Earth says there's little evidence that these schemes have resulted in fewer foods containing pesticide residues.

OUR VERDICT

The government's pesticide residue monitoring programme shows that, while most fruit and vegetables contain no detectable residues, others consistently contain residues, and some exceed the legal limit. The health impact of regularly eating a cocktail of pesticides over a long period is unknown, so it's wise to minimise your intake of pesticides. But don't do this by cutting back on fruit and veg. Instead, wash it thoroughly, scrub root vegetables, discard any outer leaves on leafy crops and don't use peel or zest. If you're preparing fruit and vegetables for small children, or using produce with persistent pesticide problems (see 'Monitoring results' p25), peeling them is a sensible precaution, where possible. However, washing and peeling will only remove surface residues, not those found in the flesh, so you might want to consider buying organic. The fruit and veg we've highlighted as having persistent pesticide problems should come top of your organic shopping list. Those with few or no residues are a low organic priority if pesticides are your main reason for buying organic.

We'd like to see more government support for alternative methods of pest control, including organic farming. Also, supermarkets should make their pesticide policies and the results of their tests on residues easily accessible to customers.

The PRINTS of darkness

We expose an underworld of botched colours, lost negatives and slow delivery

Picking a company to process your camera film isn't easy. Year after year we find that, while some companies have got it down to a fine art, others can make a hash of even the best shots. This time around, we've looked at what happens when you want a second copy of a photograph – and found some interesting results. Print quality, price and service vary wildly, and only one of the processors was good at more than one type of reprint.

We tested 14 high-street and mail-order developers by asking them to give us standard and enlarged reprints from a negative and a reproduction of a glossy photograph. Since all the services can be shaky, we made several trips to various branches of high-street chains and tested the mail-order companies over a three-month period to check consistency. That's 351 prints in total, which we asked a panel of keen photographers to rate, alongside our in-house experts.

HIGH STREET OR MAIL ORDER?

The quickest way to get hold of a reprint is to visit a high-street shop – most can produce a 6in x 4in reprint within the hour. If you want an enlargement, though, you often have to wait for a few days. Also, it's not always as convenient as it sounds, as we found when we popped out to drop off the tests in our lunch breaks over the summer, only to run into long, sweaty queues of city workers just back from their holidays.

High-street shops such as ColourCare, Fotostop and Klick sometimes work as a 'collected service', meaning that your negative or print is taken from the store to a processing laboratory and returned to the store after a specified time. This can take a few days, depending on the type of service.

In theory, mail-order services are a bit slower, but require less effort. In practice, they can be up to 20 days slower (stand up Kodapost, The Film Club and Max Spielmann), and completely infuriating. Many of the order forms are badly designed. For example, some don't leave any space to say which negatives you'd like printed. And the envelope for Star Foto muddled the Post Office so much that they returned the negatives to us twice before Star Foto ever got sight of them. Annoyingly, a few of our mailings never came back – so if you have any valuable or irreplaceable pictures you want reprinting, it might be better to use a high-street processor. The average wait for mail order is 12 days. In our tests, Club 35 was quickest, averaging five days.

There isn't much difference between mail-order and high-street developers in terms of quality or price, but it's worth noting that some mail-order companies are less flexible. The Film Club, Kodapost and Truprint do reprints only from negatives. And, awkwardly, Kodapost refuses to develop individual negatives – so if you want another copy of just one picture, you need to splash out £7.49 and have the whole film reprinted. Star Foto would do a good reprint of one negative for just 90p.

Talking of cost, it's worth asking when you first drop off your camera film for processing if you can get an extra set of prints for free or at a reduced price, or if they give out vouchers for cheap reprints. Often this type of offer is available only if you ask at the time.

KEEP YOUR FINGERS CROSSED

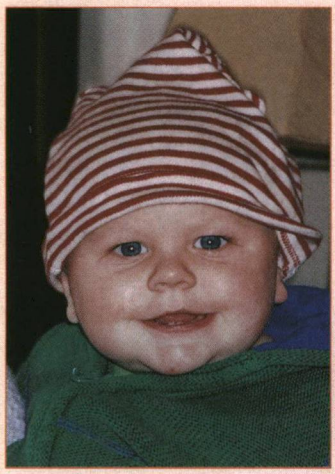
We found you could be taking pot luck with the quality of reprints you receive. Although there are big differences between companies, there are also big differences within companies. Some of the reasons for this seem pretty obvious. When we visited high-street outlets asking for prints from a photograph, some companies (ColourCare, Jessops and Snappy Snaps) produced good results every time. The others were all over the place, presumably because some shops had set up their scanners wrongly. However, other big variations in quality remain a mystery.

It's worth bearing these mystery variations in mind when deciding where to go for your reprints. Although all our recommendations consistently produce good results, don't shy away from trying out small independent developers – you may hit upon a more considered service.

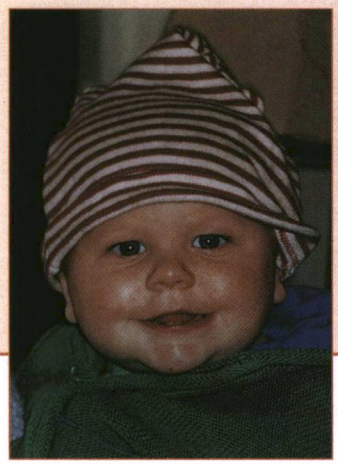
In the table, overleaf, we've taken into account how consistent companies are in our scores for print quality. ►

WHAT THE DEVIL IS THAT?

Sometimes, the pictures are under or overexposed to light, making them look too dark or too light. Sometimes, they look like they've been exposed to nuclear radiation, giving alien hues to skin tones and casting a peculiar haze over landscapes. When it happens, it's annoying. As Jimi Hendrix lamented, in perhaps the only truly great song about photographic processing, *'Purple haze all in my eyes/Don't know if it's day or night'.*



This is the what the picture should look like when it's reprinted correctly (left). When the negative is underexposed to light, it looks like this (below left). When it's overexposed, it looks like this (below). If you ever get reprints with these problems, ask the processor to reprint it for free



Film reprints

		High street			
		Boots	ColourCare	Fotostop	Jessops
6in x 4in reprint from negative					
Price (£)	1▷	0.75	0.49	0.45	0.69
Postage and packaging					
Reprint from negative	2▷	★	○	◒	○
Enlargement from negative					
Largest enlargement size (inch)		30x20	30x20	18x12	47x33
Enlargement size tested (inch)		10x8	12x8	12x8	12x8
Price (£)	1▷	3.99	7.39	4.99	2.99
Postage and packaging (£)					
Enlargement	2▷	◒	◒	○	◒
6in x 4in reprint from print					
Price (£)	1▷	1.49	1.05	2.00	1.39
Postage and packaging					
Print from print	2▷	◒	★	◒	☆
Wait					
Timescale (days)	3▷				
Average wait (days)	3▷				
Disc storage	4▷	see[1]	✓	✓[1]	✓
Macintosh compatible		✓	✓[1]	✓	✓[1]
Web storage	5▷	✓	✓	✓	
Information					
Additional notes		1 Only if requested at time of first processing film	1 For viewing only	1 In selected stores	1 For viewing only

BEST BUY

For the three types of service we tested – reprint from a negative, 12in x 8in enlargement from a negative, and reprint from a print – only mail-order company **Bonusprint** came out well across the board, though it generally took two weeks to return the prints. Bonusprint was also a Best Buy in our last film processing article (see 'Give it your best shot', *Which?*, July 2000, p16).

REPRINT FROM A NEGATIVE

On the high street, **Boots** trumps the competition for a standard reprint, though it is a tad more expensive than most. **Star Foto** is the pick of the mail-order companies, though **Bonusprint** and **Club 35** are good, and Club 35 has quicker turnaround times than all of the other mail-order companies we tested.

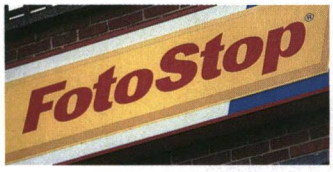
ENLARGEMENT FROM A NEGATIVE

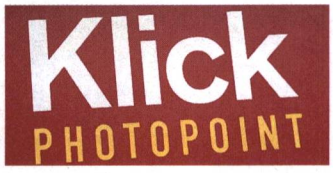
Again, there's one clear winner on the high street – this time **Kodak**, for a 10in x 8in print. It's a reasonable price and stands out against the other fairly weak offerings. For the mail-order companies, both **Bonusprint** and **The Film Club** did very well. The Film Club is cheaper, although it does 10in x 7in enlargements rather than 12in x 8in.

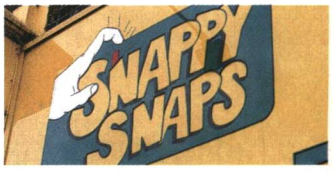
REPRINT FROM A PRINT

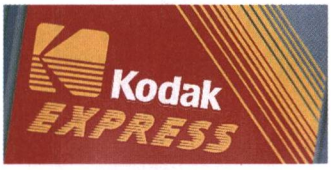
Here, ColourCare, Jessops and Snappy Snaps all produced good results. **ColourCare** is the cheapest and best. **Jessops** is a tiny bit more expensive than ColourCare for slightly lower quality. Snappy Snaps is good, but we came across prices as high as £5.99. Of the mail-order companies, **Bonusprint** produced the best results.

PHOTOGRAPHY JOHN TRENHOLM, JONNY THOMPSON









			Mail order						
lick hotopoint	Kodak	Snappy Snaps	Bonusprint	Club 35	The Film Club	Kodapost	Max Spielmann	Star Foto	Truprint
.49	0.50	0.35	0.40	0.40	0.27	5.99[1]	0.25	0.35	0.35
			0.70	0.75	0.60	1.50	0.75	0.55	1.00
◒	○	◒	☆	☆	◒	◒	◒	★	◒
0x20	30x20	36xany length	36x24	30x20	18x12	30x20	30x20	30x20	18x12
2x8	10x8	12x8	12x8	12x8	10x7	10x8	12x8	10x8	10x8
99	5.19	4.97	4.19	2.75	2.45	4.99	2.25	2.49	3.00
			0.70	0.75	0.60	1.50	0.75	0.60	1.00
●	★	○	★	○	★	◒	○	○	◒
99	1.05	2.99	0.79	1.25			0.99	0.49	
			0.70	0.75			0.75	0.55	
●	◒	☆	☆	◒			●	○	
			6-18	3-6	13-20	11-20	16-22	6-15	5-14
			13	5	15	16	18	8	12
✓	see[1]	✓	✓	✓[1]		✓	✓		see[1]
✓	✓[2]	✓	✓	✓[2]	n/a	✓		n/a	✓
oming soon	✓	coming soon		✓		✓	✓		
	1 Only if requested at time of first processing film 2 Picture CD only, not picture disc			1 Only from negatives, not from prints 2 State when ordering		1 Kodak does not do single reprints – only whole film reprints			1 Only if requested at time of first processing film

NOTES

1 This is the typical price for one reprint. It refers to the fastest service available for high-street shops and the standard service for mail-order companies. Prices vary for the high-street shops. Prices may be lower per print if you order more than one print.

2 Ratings of ○ and ☆ have been upgraded to ☆ and ★ for more consistent companies, and downgraded to ◒ and ○ for less consistent ones.

3 In our tests, this was the turnaround time for mail-order processors' standard service.

4 The processor may be able to transfer your pictures to CD-Rom or floppy disk.

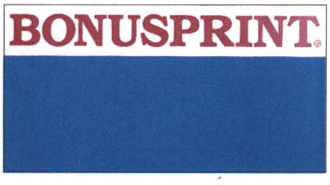
5 The processor may be able to transfer your pictures to a website for other people to look at.

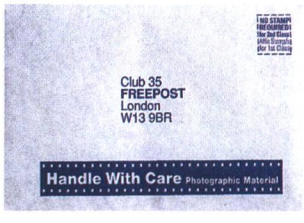
KEY

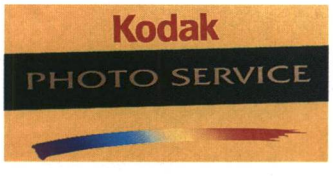
★ ☆ ○ ◒ ●

best ← → worst

✓ has this feature

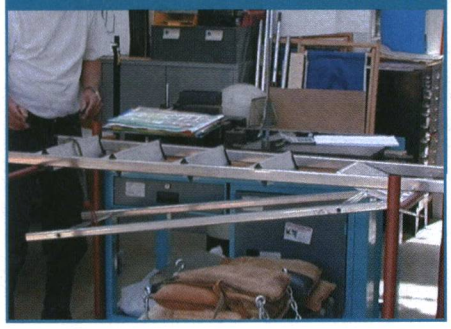






Take the right

Ladders: simple, utilitarian objects, yet essential around the house and garden



Could the ladder slip open from under you? Our 'opening restraint device' test in action (above) was among many undertaken at our lab (below)

Strength, stability and ease of use are all important when choosing a ladder. We selected 11 stepladders and seven of the more versatile combination ladders to see how well they measure up. We put all of them through the same series of tests looking at resistance to swaying, walking and tipping, how well they stood up to heavy loads and how easy they were to use. We also assessed the safety of hinges and sharp edges and looked out for signs of corrosion.

THE RIGHT COMBINATION

There is quite a choice of ladders available suitable for different needs.

Stepladders come in a range of sizes from two treads to eight treads. The shorter versions might be useful in the kitchen or garage and the larger ones for painting or decorating. We tested the five-tread variety, as this is the most popular size in the UK. A platform and extended grab rail at the top are useful features to look out for and some have side handrails.

Combination ladders are designed in sections. This means that they can be folded into stepladders or adjusted to work as a single extension ladder, giving extra height. Some can also be fixed to give legs of different lengths, ideal for working on stairs. Their flexibility makes them a good choice for the DIY enthusiast but they can be fiddly to set up.

Most new ladders are made from aluminium. This makes them strong, but light to carry, and quite resistant to wear and tear. However, they can be noisy – and cold on the hands during the winter. Less common alternatives to aluminium are wood and fibreglass. Timber ladders are reliable and strong but heavy and can deteriorate, especially if they're not stored correctly. Fibreglass ladders, which can be hard to get hold of, combine strength with safety, especially if you're working with electrics, but they tend to be more expensive, at roughly twice the price.

TOUGH TESTS

Ladders, including all those on test, are built to meet British Standards Institute (BSI) or European Committee for Standardisation (CEN) standards. We think that the standards are confusing and that they don't adequately reflect all aspects of normal ladder use. So we devised our own broader and more rigorous range of tests. Although different ladders are built to different standards, we put all of them through this same series of tests. Some of the tests, such as placing heavy weights on different parts of the ladders to measure strength and movement under a load, were based on the standards. Those we devised were more user focused and included a stability test which we used to assess resistance to tipping, walking and swaying during use. We also tested, for example, the comfort of rungs during use. And, to find out just how easy the ladders were to use, our testers had to carry the folded ladder, set it up, use it at different levels and fold it into its storage position. Our safety in use checks included an evaluation of the security of catches and quality of instructions and safety warnings, as well as any sharp edges which might cause injury or lead to an accident.

The test results are shown in the table overleaf. Some of the scores might appear low, but this is because our tests were particularly rigorous. In the main, all the ladders were adequate, although the Draper stepladder failed the safety in use assessment largely because of the number of hinges and finger traps it has.

ACCESSORIES

A range of ladder accessories, designed to suit different types of ladder, are available. They can be quite expensive but they

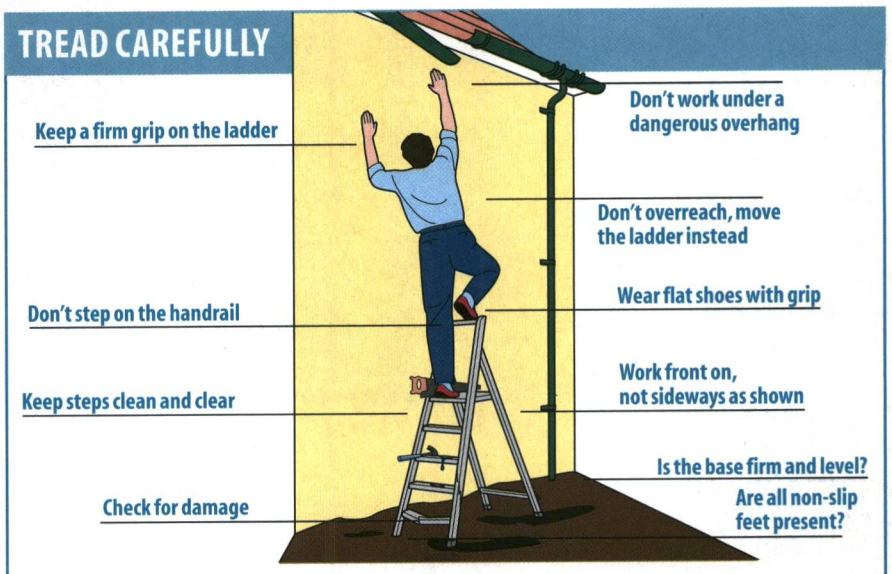
PHOTOGRAPHY NICK WRIGHT ILLUSTRATION ANNABEL MILNE

could make your ladder safer and more comfortable to use, so they might be worth considering if you plan to use your ladder for long periods. Trays, bolted on to the front or side of the ladder, are useful for carrying tools or holding paint. They tend to be shallow so, to avoid messy or painful accidents, remove your things from the tray before moving the ladder. You might also look at tool holders – pouches and loops of different sizes which fit to a belt. These are suitable for carrying all sorts of things, including nails, pliers and hammers, and leave both hands free to climb the ladder.

Hook-on platforms provide a large standing area and make working at one level much more comfortable. Safety feet are designed to improve a ladder's grip, and adjustable legs help if you have to work on an uneven surface.

For the more confident user, ladder stays (also called stand-offs) keep the top of an extension ladder away from the wall, and running wheels and roof hooks are also available. If buying an accessory, make sure that it is suitable for your type and brand of ladder and read the instructions carefully before use.

TREAD CAREFULLY



One person a week is killed in accidents involving ladders and this makes them the single largest cause of DIY-related deaths, according to figures from the Department of Trade & Industry (DTI). Frightening statistics, but how can you make sure that you don't feature in next year's records?

Before you use your ladder take a moment to check that both you and it are up to the job. Don't overestimate your abilities and if in doubt get a professional in. Check that rungs and stiles are in good condition and are clean and dry. Rubber or plastic feet can be replaced if worn or perished.

Wear appropriate shoes. A pair that are flat and have a good grip are preferable to high heels, bare feet or slippers.

Set up the ladder carefully, making sure it's locked into place. If the ladder is new or if you haven't used it for a while, read the instructions and follow them carefully. The base of the ladder should be on a firm and level, dry surface. If necessary, tie the feet of the ladder to stakes in the ground and place a flat surface under the feet to prevent the ladder sinking into soft grass. When climbing up or down, use a tool tray or tool belt as this will leave both hands free to hold on to the ladder, and remember to take frequent breaks as you work.

On a stepladder you should always stand with the ladder facing your work and never sideways on. Keep both feet on the rungs, hold the ladder with one hand and keep your body facing the ladder. If you need to, move the ladder; it may take more time and can be frustrating, but it's safer than overreaching.

With combination ladders follow the instructions carefully and make sure any hinges are securely locked into place. In extension ladder mode, follow the 'one out for four up' rule as this is the safest working angle. This means that for every four foot of height, the ladder must be one foot away from vertical. Remember to secure the ladder in position if you can.

Finally, never use a stepladder to gain access to the loft – get a loft ladder installed.

More information on ladder safety is available in DTI safety leaflets. These should be available from your local DIY or hire shop. Some new ladders come with them.

BEST BUY

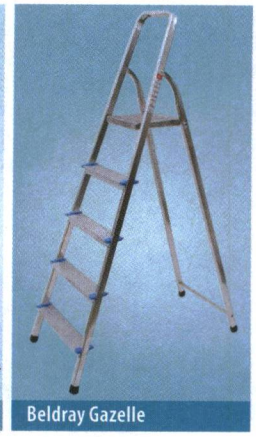
Three of the stepladders stand out as Best Buys. The **Abru Blue Seal 10405** had a secure and stable feel, which our testers described as 'inspiring confidence'. It has a large platform and comfortable treads and comes with a tray and handrails. Although at 6.1kg this is one of the heavier ladders on test, the weight seems to give a sense of rigidity in use. It is available from B&Q and Focus for about **£50**. This, and the other Abru tested, will be modified sometime this autumn – see footnotes to the table overleaf. Unfortunately, samples were not available when we did our testing, so we can't comment on these new models. The **Zarges Favorit 44915**, **£50** from Jewson, is the lightest and smallest Best Buy. Although only 4.5kg, it has a reasonably firm and stable feel and good rigidity. The **Leifheit 73020**, **£35**, did well in all eight tests, scoring a total of 84 per cent, and represents good value for money. It can be found in some independent DIY stores.

Among the combination ladders, two models stand out. The **Hailo Masterstep 7306**, **£70** from Focus and Homebase, is expensive but it had above average test results, especially for safety in use. When used as a self-supporting ladder, the extending top section provides a useful handrail and it offers extra height not available from the other combination ladders on test. On the downside it is quite heavy at 12kg, and is unable to convert into a ladder suitable for stairs. The **Titan TA3W**, **£40**, is lightweight, but still quite strong. It works as a stepladder, extension ladder and stair ladder. It is available from independent DIY stores.

steps

Abru Aluval 12005

Abru Blue Seal 10405


Beldray Gazelle

Draper Folding Aluminium

Ladders

Stepladders	Abru Aluval 12005[1]	Abru Blue Seal Platform 10405[1]	Beldray Gazelle	Draper Folding Aluminium	Hailo Exklusiv Super Step 8935	Leifheit Basic 73020	SGB Youngman Atlas Steps	SGB Youngman Climalux
Specification								
Price (£) 1▷	20	50	25	50	25	35	25	55
Platform height (cm)	111	111	110	148[2]	106	111	110	110
Storage dimensions dxwxh (cm)	10x46x167	15x52x193	11x49x166	12x7x189	12x47x182	12X49X181	11X46X187	17X46X187
Weight (kg)	3.2	6.1	3.2	6.9	4.6	6.3	3.2	5.2
Instructions supplied 2▷	L,DTI	L,DTI	L,P	L	L,P	L	L	L
Features								
Handrails		✓						✓
Tool tray		✓						
Number of rungs/treads	5	5	5	5	5	5	5	5
Performance								
Strength test 3▷	★	★	★	★	★	☆	☆	★
Deflection/bending 4▷	○	★	○	★	★	★	☆	★
Sway/lateral deflection 5▷	☆	★	☆	☆	★	★	○	☆
Horn end/cantilever bend strength 6▷	●	★	☆	●	★	★	●	★
Opening restraint device 7▷	●	★	●	★	●	★	●	◒
Stability 8▷	◒	★	○	○	☆	☆	○	○
Safety in use 9▷	◒	○	◒	●	○	○	◒	○
Ease of use								
As a stepladder 10▷	◒	☆	○	◒	☆	☆	◒	○
As a traditional ladder 10▷								
As a stair ladder 10▷								
As a self-supporting ladder 10▷								
Total test score (%)	50	89	61	59	79	84	48	71

1 Modifications to both Abru stepladders will include alteration to the length of the top handrail and bottom horn length and method of fixing the rungs to the stiles

KEY

★ ☆ ○ ◒ ●

best ⟷ worst

✓ has this feature

TOTAL TEST SCORE

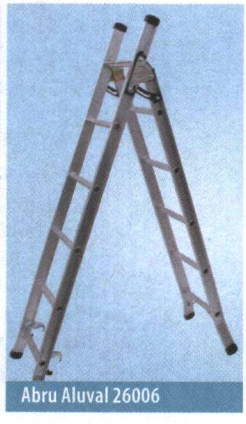
This score ignores price and is based on:

Ease of use	25%
Strength test	10%
Deflection/bending	10%
Sway/lateral deflection	10%
Horn end/cantilever bending strength	10%
Opening restraint device	10%
Stability	10%
Safety in use	10%
Instructions and warnings	5%

Titan Platform ADPS 05

Wickes 5-tread Domestic/DIY

Zarges Favorit 44915


Abru Aluval 26006

Abru Blue Seal 3-way 28006

Beldray LD 26000A

Hailo Exklusiv Super Step

Leifheit Basic 73020

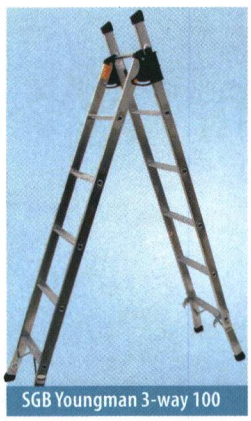
SGB Youngman Atlas Steps

SGB Youngman Climalux

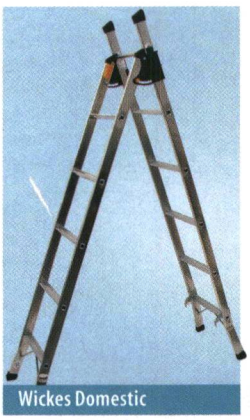
	Titan Platform ADPS 05	Wickes 5-tread Domestic/ DIY	Zarges Favorit 44915	Combination ladders: Abru Aluval 26006	Abru Blue Seal 3-way 28006	Beldray LD 26000A	Hailo Masterstep 7306	SGB Youngman 3-way 100	Titan TA3W	Wickes Domestic
	35	20	50	30	50	30	70	45	40	30
	111	111	110	305	305	304	404	320	298	320
	11X49X168	11X46X188	12X47X180	14X49X189	14X49X189	12X50X191	20X70X180	16X46X200	11X50X184	16X46X200
	3.2	3.8	4.5	6.2	7.2	6.2	12	5.1	5.7	5.7
	L,P,DTI	L	L	L,P	L,P	L,P	L	L,P	L,P,DTI	L
					✓					
	5	5	5	6(10)	6(10)	6(10)	6(10)(14)	6(10)	6(10)	6(10)
	☆	★	☆	☆	☆	●	★	○	☆	☆
	○	★	★	★	★	○	★	○	○	○
	○	○	☆	★	★	★	★	☆	★	★
	●	●	★	☆	☆	○	★	○	☆	☆
	●	●	☆	●	●	●	★	●	◒	●
	○	○	○	○	○	◒	☆	◒	◒	◒
	◒	○	○	○	○	○	☆	◒	○	○
	◒	○	☆							
				○	☆	○	☆	◒	○	○
				○	○	○	n/a	○	○	○
				○	☆	☆	☆	○	☆	○
	49	59	78	69	71	55	86	52	67	61

2 Height is to top step as there is no platform; maximum standing height is only 119cm

Hailo Masterstep 7306


SGB Youngman 3-way 100

Titan TA3W


Wickes Domestic

NOTES
Ladders highlighted in **red** appear in the Best Buy Guide on p31.

Specification

1 This is the price you can expect to pay by shopping around.

2 We record whether instructions are attached to the ladder (L) or on the packaging (P) and if a Department of Trade & Industry safety leaflet is supplied (DTI).

Performance

3 With the ladder lying horizontally, we applied a heavy weight to the climbing face. We removed the load and recorded any permanent changes.

4 With the ladder lying horizontally we applied a heavy load to the centre of one of the stiles (the side parts of the ladder to which the rungs or treads are fitted) and measured any flexibility or bending when the load was present.

5 With the ladder on its side, we applied a heavy weight to the lower stile and looked for flexibility or bending.

6 With the ladder on its side, we applied a heavy weight to the horn ends (the feet ends of the stiles). We removed the load and recorded any permanent changes.

7 With the ladder in an upright position, the end of each stile was placed on a platform with rollers. We placed a heavy weight on the top of the ladder and recorded any visible damage (cracks, indentations etc).

8 While erected as a stepladder, we measured how easily the ladder would tip if we bumped into it.

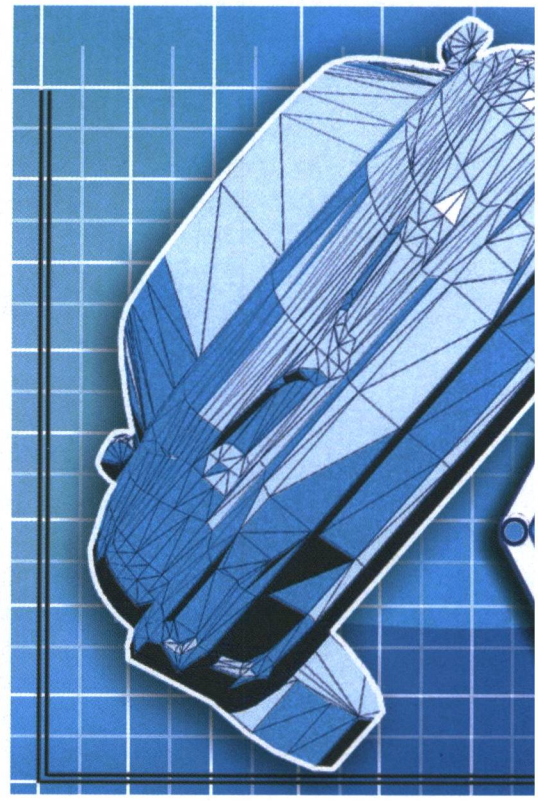
9 We climbed the ladders and tested how well they resisted swaying, walking and tipping, and we looked at the security of catches, suitability of instructions and warnings, and presence of sharp edges.

Ease of use

10 We rated convenience of carrying the ladder, assembly, sense of rigidity/security, size, comfort and grip of rungs and platforms, usefulness of features and ease of maintenance.

Jacking up the costs

Car insurance premiums have rocketed in the last two years. We look at how you can get a better deal



If you're waiting with trepidation for your next car insurance renewal, you're probably not alone. In the last two years comprehensive car insurance premiums have shot up by a staggering 41 per cent. We take a look at the reasons for the increases and help you shop around for the best deal.

PREMIUM INCREASES

In the late 1980s and early 1990s, car insurance premiums were rising faster than inflation, due mainly to high crime rates. But this trend was reversed in 1993 when a number of new companies, such as Direct Line, began to offer cut-price premiums. The market responded by cutting its rates too. This was good news for the consumer – but it wasn't to last.

Premiums started rising again in 1996 and, until recently, have continued doing so, at a rate well above inflation. The average comprehensive insurance premium in April 2001 was £629 compared with £445 in 1999.

Insurance companies say they've had to increase premiums because they've been losing money. And the figures seem to bear this out. In 1999 (the latest available figures), insurers were paying out £1.19 for every £1 they took in premiums. Even when you add in the income they get from investing the premiums, they were still paying out £1.09 for every £1 they received.

One of the main reasons for these losses is competitive pressure. Insurers dropped their prices during the early to mid-1990s in an attempt to compete with the new entrants to the market, but haven't been able to sustain those rates.

Another reason for the increases, says the industry, is the rise in personal injury claims. These have risen by around 15 per cent, caused mainly by the increase in small claims for whiplash and lacerations. People are more aware of their rights to sue for damages and can afford to do so by using 'no win, no fee' solicitors.

Other factors are also driving up the costs. For instance, the number of uninsured drivers is increasing. At the moment we each pay around £15 to £30 a year to cover the cost of uninsured drivers. Other factors, such as fraud, increasing insurance premium tax and the fact that hospitals can reclaim some of the cost to treat road accident victims, also add to the pressure on premiums.

A POSSIBLE TURNAROUND

It may not be all doom and gloom. The latest figures from the AA British Premium Index show that the increase in premiums may be slowing down. The average comprehensive premium rose by just 0.89 per cent from April to July. This compares with a 4.4 per cent rise in the previous quarter.

We'll have to wait and see whether the slowdown is permanent. There is talk of new companies entering the market soon, which may increase competition again, and hopefully bring prices back down.

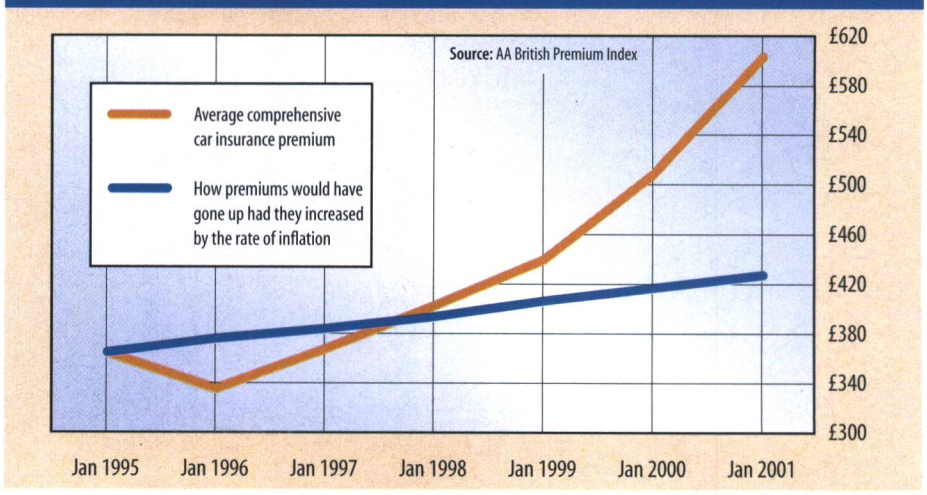
PUTTING THE BRAKES ON

Even though premiums are still rising, there are ways to make sure you don't pay over the odds. Here are our top tips.

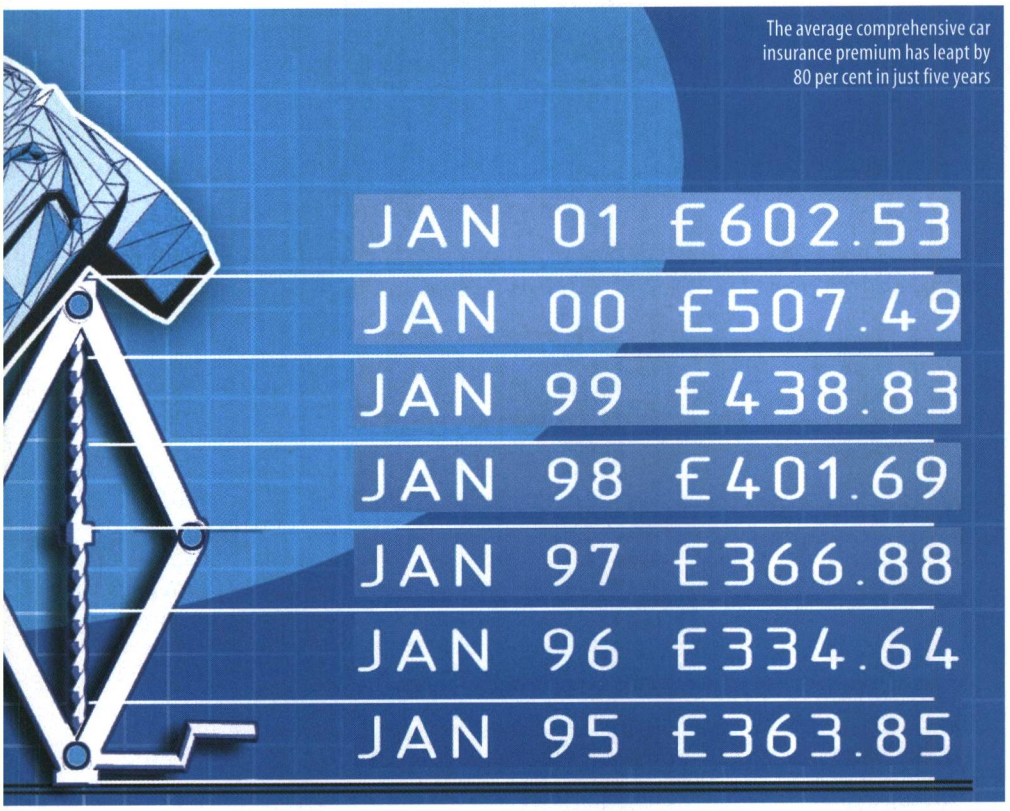
Compare quotes

Don't assume that your insurer will reward your loyalty by giving you a good quote on renewal (see 'Smart shopping', opposite). It makes sense to shop around each year to get the best deal. Use our Best Buys (p37) to help, and call two or three brokers as well. It's also worth looking on the internet

HOW PREMIUMS HAVE SOARED



PHOTOGRAPHY STEPHEN WRIGHT ILLUSTRATION JACEY



The average comprehensive car insurance premium has leapt by 80 per cent in just five years

as you may find that your insurer offers the same policy more cheaply if you apply online. The internet is also a good tool for shopping around – some sites let you compare quotes from different insurers.

Check your mileage

Insurers tend to calculate premiums assuming that you drive 12,000 miles a year. If you do fewer than this, declare it, as it could make your premium cheaper. Also, remember to let your insurer know if you don't use your car to travel to work as this, too, may reduce your premium.

Drivers

The more drivers you insure, the more expensive your premium is likely to be. To cut costs, name the drivers you want to insure rather than opting for an 'any driver' policy. If you want someone (your son or daughter, for instance) to be able to drive your car occasionally, it may be cheaper to insure them only when you need to (during the summer holidays, say).

Take a bigger excess

Most policies have a compulsory excess (the amount you have to pay towards a claim). You can get an extra discount on your premium if you agree to pay a voluntary excess as well. Remember that excesses add up. If you have a compulsory excess of £100 and a voluntary one of £200, you'll have to pay the first £300 of every claim.

Driving courses

Newly qualified drivers can save money with some insurers by taking a Pass Plus test. Generally, the discount is equivalent to one year's no-claims discount. You can get further details of the course and also a list of insurers that offer a discount by checking the Pass Plus website at www.passplus.org.uk. Some insurers also offer discounts if you take other courses, such as the Advanced Driving Test.

Security

It can be worth improving the security on your car with an immobiliser or alarm. Check with your insurer to find out what discounts it offers and for what devices. Some insurers specify that the device must be tested and approved by Thatcham (an organisation that tests security systems).

Don't over-insure

When getting a quote, make sure that you don't overstate the value of your car. Insurers only pay out the market value of your car if it's written off.

Off-street parking

If possible, park your car in a garage or driveway overnight rather than leaving it on the street. Most insurers will give you a discount for this.

SMART SHOPPING

The only way John Smart can maintain a reasonable car insurance premium is by changing insurer each year. For the last four years the renewal quotation for his Land Rover Discovery has been about £200 to £480 more expensive than his previous year's premium. But each time he has shopped around for better quotes – and his premiums have gone down. For instance, in 1999 he had a policy from the AA for £620. The following year he was quoted £1,098, even though he hadn't had any accidents or changed his details. He brought this down to £540 by moving to Norwich Union. John says that it takes time to shop around, but it's worth it. It would be easier, though, if the insurance companies gave a renewal quote well in advance, as it normally arrives only two or three weeks before his current policy is due to expire.

Getting insured

There are two ways to buy insurance – from a direct provider or through an intermediary

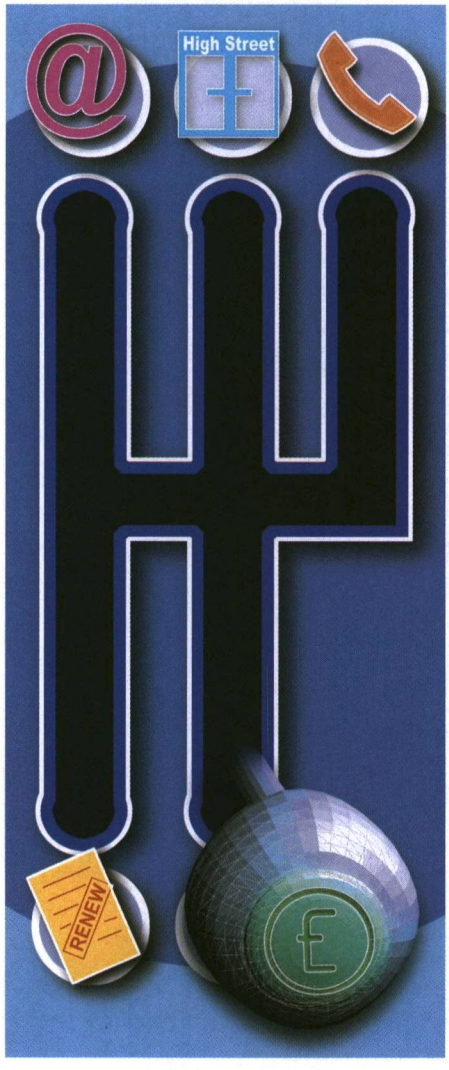
Direct providers of car insurance sell their policies directly to the public, and these policies aren't available anywhere else. This category also includes some intermediaries and brokers who sell policies branded in their own name (AA Insurance Services, for example).

Be warned, though, that some direct providers are known for cherry-picking their customers. This means that they'll offer attractive premiums to the customers they want to target, but will charge uncompetitive premiums for other drivers. So, if you call a direct provider and are given a high quote, it's probably because you don't fit the right profile.

INTERMEDIARIES

Intermediaries (including brokers) arrange an insurance policy with an insurer on your behalf. They have agreements with a number of different insurers and will search the deals offered by these insurers to find the policy best suited to you. Generally, the more companies they search, the better. Insurers sometimes negotiate different deals with different intermediaries, which means that you may get different quotes for the same policy depending on which intermediary you use.

In some cases, intermediaries will know of underwriters who are particularly cheap for specific risks (for example, young drivers). This means they can be good if you are a particularly high risk or have unusual circumstances.



ABOUT OUR BEST BUYS

We've gathered 180 quotes from almost 30 companies – that's around 5,000 quotes in total. Our analysis looks at policies from direct providers only. Direct Line was unable to quote in the form we required, so wasn't included in our analysis. But it has been a Best Buy in the past, so it may be worth calling it when you shop around.

For the first time, we've analysed the market to find Best Buys for women drivers as well as men. Generally, we found the companies that are Best Buys for men are also Best Buys for women. There are, however, a few differences: Diamond, a women-only insurance company, crops up several times as a Best Buy for women, for example (see the table, opposite).

HOW TO SHOP FOR CAR INSURANCE

When your renewal notice from your current insurer comes through, it's worth checking whether you could get the same cover more cheaply. First, use our Best Buy table (right) to check which direct providers to call.

As well as phoning direct providers, contact two or three independent intermediaries or brokers. Although independent intermediaries and brokers can, in theory, look at the whole market (except for direct providers), in practice most deal with only a selection of insurers. By phoning two or three you should be able to cover a reasonable percentage of the market.

BLAKE'S HEAVEN

John Blake's car insurance on his Lexus was due for renewal at the end of July. He wrote to us asking if we could help him to find a cheaper deal than the £581 Direct Line had quoted him to renew his insurance.

We gave John a list of companies that had come out well in our Best Buy analysis. Norwich Union Direct gave him the best quote – £453, with only a £100 excess. This amounts to a saving of almost £130. (John opted not to continue with his no-claims protection on the new policy, which would have cost him another £34).

John's experience shows that it's worth using our Best Buys to see whether you can beat your renewal quote. Even if you're currently with one of our Best Buy companies (as John was last year) you shouldn't be complacent. Our Best Buys are based on a number of particular situations that take age, location, and the car into account. However, your individual circumstances could mean that you're more attractive to one company than another.

PHOTOGRAPHY HADDON DAVIS PHOTOGRAPHY

Best Buy car insurance

Low-risk areas

	Driver aged 25 to 29	Driver aged 30 to 49	Driver over 50 and spouse	Driver over 50, with spouse and 20-year-old son	Driver aged 60 to 75
Car groups 1 to 7 (low risk)	AXA Direct CIS Halifax[4] Hastings Direct Tesco	AXA Direct/Bank of Scotland CIS Halifax[4] Hastings Direct Tesco	AXA Direct CIS Hastings Direct Liverpool Victoria/ Bank of Scotland Tesco	Bank of Scotland CIS More Than NatWest Tesco	Age Concern Bank of Scotland CIS Help the Aged/Prudential[1] Tesco
Car groups 8 to 13 (medium risk)	AXA Direct CIS/Aon Select Eagle Star/Tesco Elephant.co.uk Hastings Direct	AXA Direct/Tesco CIS Elephant.co.uk Halifax[4] Hastings Direct	Age Concern AXA Direct CIS Hastings Direct Tesco	CIS Elephant.co.uk/ Bank of Scotland More Than NatWest Tesco	Age Concern Bank of Scotland/ Hastings Direct[2] CIS Eagle Star Tesco/Prudential[1]
Car groups 14 to 20 (high risk)	AXA Direct[3] Elephant.co.uk Endsleigh/Barclays NatWest Tesco	Elephant.co.uk/Barclays Halifax[4] Hastings Direct Norwich Union Direct/CIS Tesco	Age Concern Hastings Direct NatWest/Halifax[4] Norwich Union Direct Tesco	CIS Elephant.co.uk/ Norwich Union Direct More Than[3] NatWest Tesco	Age Concern CIS Help the Aged/ Hill House Hammond Norwich Union Direct Tesco

High-risk areas

Car groups 1 to 7 (low risk)	Admiral/Aon Select CIS/Diamond Elephant.co.uk Halifax[4] Tesco	CIS Elephant.co.uk Halifax[4] NatWest/Diamond Tesco	CIS Elephant.co.uk Halifax[4] NatWest/Age Concern Tesco/Diamond	Bank of Scotland CIS Elephant.co.uk/Diamond NatWest Tesco	CIS Help the Aged/Age Concern NatWest Prudential[1] Tesco
Car groups 8 to 13 (medium risk)	Admiral AXA Direct/Aon Select Elephant.co.uk Halifax[4] Tesco/Diamond	Admiral AXA Direct/Diamond Elephant.co.uk Halifax[4] Tesco	Age Concern CIS/Hastings Direct Elephant.co.uk Halifax[4] Tesco	Admiral/Diamond CIS Elephant.co.uk NatWest Tesco	Age Concern CIS Halifax[4]/Bank of Scotland Help the Aged/Prudential[1] Tesco
Car groups 14 to 20 (high risk)	Admiral Eagle Star[3]/Diamond Elephant.co.uk NatWest Tesco	Admiral/Barclays Elephant.co.uk Halifax[4] NatWest/Diamond Tesco	Age Concern Elephant.co.uk Halifax[4] NatWest Tesco	Admiral/Diamond CIS Elephant.co.uk NatWest Tesco	Age Concern Churchill/Eagle Star[3] Help the Aged/Halifax[4] Nationwide/NatWest Tesco

1 Policy available for new customers up to 73 years old 2 Policy available for drivers up to 74 years old 3 Groups 1 to 18 covered 4 Up to and including car group 19 covered, but selected vehicles in all groups are unacceptable

YOUR CHOICE OF COVER

There are three main types of cover you can choose. When you're shopping around, it's worth getting quotes for comprehensive as well as third party, fire and theft. In some cases, you may find that comprehensive cover isn't that much more expensive.

THIRD PARTY

This is the lowest level of cover you can get. It covers any injuries and damage that you or your passenger cause to another person or their property in an accident. It doesn't pay for any damage or injury to you or your car.

THIRD PARTY, FIRE AND THEFT

This is like third party cover but it also pays to repair or replace your car if it's stolen or if it's damaged by fire.

COMPREHENSIVE

You get the same cover as with third party, fire and theft, but it also pays out for damage to your own car.

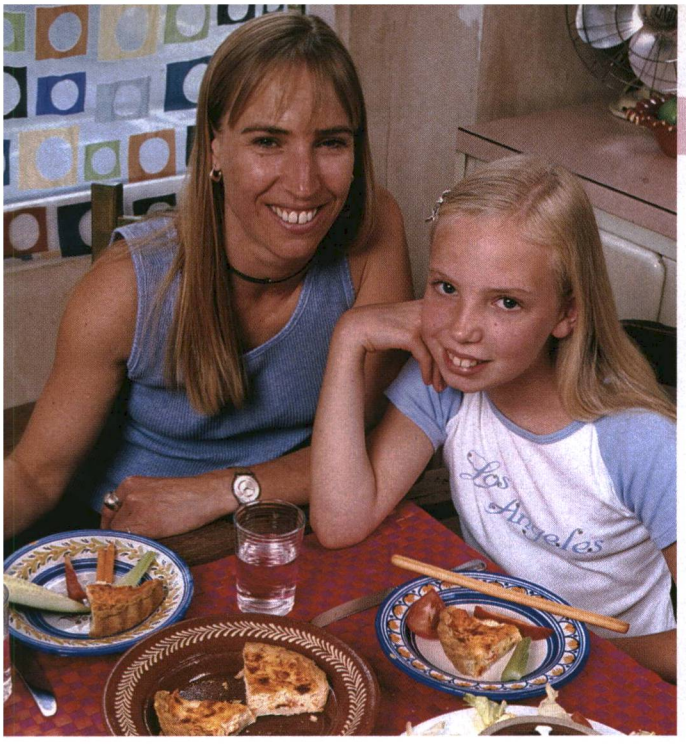
Comprehensive policies may also provide a range of other benefits such as cover for windscreens, stereos, personal belongings, courtesy cars and foreign travel cover.

NOTES TO BEST BUY TABLE

To use the table, find the category that matches your circumstances most closely. If you live in a rural area or small town, use the low-risk areas section; otherwise, use the high-risk areas section. If you're unsure of your car insurance group, look in one of the car price guides available from newsagents.

Where the Best Buys vary for men and women, we've put the women driver Best Buy after the men's. For example, where you see AXA Direct/Bank of Scotland, AXA Direct is the Best Buy for men and Bank of Scotland is the Best Buy for women.

The Best Buys in each category are listed in alphabetical order.



A VEGGIE IN THE FAMILY

How do you cope if one of the family decides to give up meat? We look at what makes a healthy veggie diet and the impact it has on the rest of the family

Georgina Medder, who's 11, decided to go veggie after reading about intensive farming methods. She does eat animal products, such as eggs, cheese and animal fats, but no longer eats any meat or fish. Unlike some vegetarians, she likes the taste of meat (especially bacon and sausages) but, despite friends who try to tempt her, she's sticking to her principles.

Her mother, Penny, has been a vegetarian in the past, so is sympathetic to Georgina's views. But she's concerned that Georgina may not be getting all the nutrients she needs. Also, Georgina's brother, Tom, is a picky eater who hates vegetables, and Penny isn't keen to cook separate meals for different members of the family. So how does she give the family a good diet?

1 HER CURRENT DIET

The solution so far has been a vegetarian diet for everyone during the week, using things like vegetarian sausages and Quorn in place of meat. Georgina's happy about this, and Tom doesn't mind so long as he thinks it's meat. But Penny's not keen on using so many ready-prepared items.

Overall, Georgina's current weekday diet looks like this.

Breakfast Cereal with semi-skimmed milk.
Snack Chocolate bar.
Lunch Cheese or salad sandwiches, crisps or chocolate, apple.
Snack Crisps, bun, cake (or similar).
Dinner Vegetable dish such as vegetable bolognese or veggie sausages, potatoes and salad. Ice cream, cake or similar for dessert.
Snack Toast or pitta bread last thing.

On Sundays, Penny usually cooks a roast for the family, and Georgina eats just the potatoes and other vegetables.

2 THE EXPERT'S VIEW

Our state registered dietitian thought Georgina was eating fairly healthily, though she has too many sugary snacks. She gave Georgina information about the different food groups, and said she should aim to eat the following foods each day:

- **five portions of starchy foods, such as bread, cereal, pasta and rice**
- **the equivalent of a pint of milk (a yoghurt or an ounce of cheese is equivalent to a glass of milk). This contains protein and calcium, essential for healthy bones, hair and teeth**
- **five portions of fruit and vegetables**
- **two portions of meat alternatives, including baked beans, eggs, nuts, pulses, tofu and soya. These are important sources of protein and iron.**

To reach these levels, Georgina should eat a bit more fruit and vegetables, perhaps by having fruit juice for breakfast (this also helps the absorption of iron in cereal), and by eating fruit more often as a snack. She should also drink more milk.

The meat alternatives are the area which need most thought in a vegetarian diet. Lentils, baked beans, Quorn and soya can all be used to create interesting family meals. Baked bean lasagne, lentil shepherd's pie, or spaghetti bolognese made with soya mince all ring the changes and are sufficiently familiar not to alarm the rest of the family. Alternatively, try lentil curry, tofu stir-fry, or vegetable chilli with kidney beans.

Georgina's packed lunches could be more varied. She could try pasta or rice salad (perhaps with nuts or tofu) or a pot of hummus with pitta bread or raw vegetables. Healthy snacks, like nuts and raisins, dried apricots, toast with marmite, cereal and fresh fruit are important to keep up children's energy levels.

3 THEORY INTO PRACTICE

Georgina and Penny were very happy to try these ideas, though Penny was a bit concerned about how much extra cooking time it might involve. After two weeks she reported that the new supper dishes were proving very successful – she had made a lentil curry and a shepherd's pie with tofu and baked beans. They weren't too time-consuming or expensive to prepare, and even Tom liked them.

Georgina has become much more interested in food and cooking since meeting the dietitian, and has started to add up how many portions of the different food groups she eats each day.

However, there has been less progress on packed lunches. Time is short in the morning, and Georgina is happy to stick to the regular cheese sandwiches. They think they may experiment more in the future.

2 TOP TIPS A HEALTHY VEGGIE DIET

- A vegetarian diet including dairy products can provide all the nutrients that children need. If your child wants to be a vegan, it's worth consulting a state registered dietitian.
- **To stay healthy, young vegetarians need protein and iron from meat alternatives, such as eggs, nuts, pulses and soya.**
- Make sure children get enough calories and nutrients – vegetarian food tends to be bulky and can fill children up quickly.
- **A vegetarian diet can lack iron, so eat fortified cereals that are low in sugar, leafy vegetables, dried fruit and pulses.**
- A shortage of vitamin B12 (mostly found in animal products) can lead to anaemia. Vegetarians can get B12 from fortified breakfast cereals, fortified soya products, yeast extract, eggs and milk.

PHOTOGRAPHY JOHN TRENHOLM

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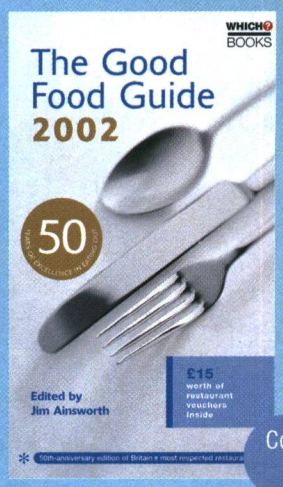
The Good Food Guide 2002



Britain's most prestigious restaurant guide – now in its 50th year of publication – reviews approximately 1,300 restaurants, hotel dining rooms, pubs and cafés, evoking the food, décor and ambience in each. Based on anonymous, independent inspections and thousands of readers' reports, this edition contains many new entries and reflects recent changes on the restaurant scene.

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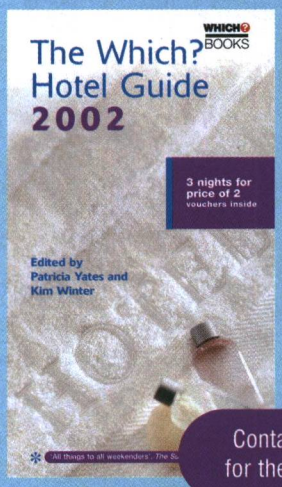
The Which? Hotel Guide 2002



Over 1,000 of Britain's best hotels, B&Bs and guesthouses – for business, a romantic break, a stopover or a holiday – feature in this completely re-written guide. Selection is by professional inspection, often prompted by readers' reports. Hotels offering good food, budget prices and peaceful location are highlighted.

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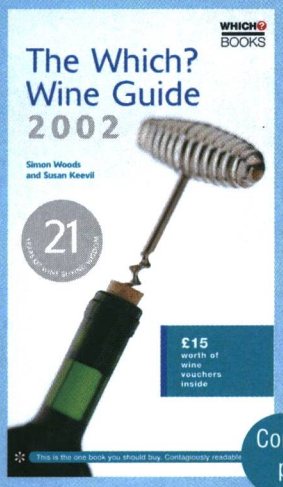
The Which? Wine Guide 2002

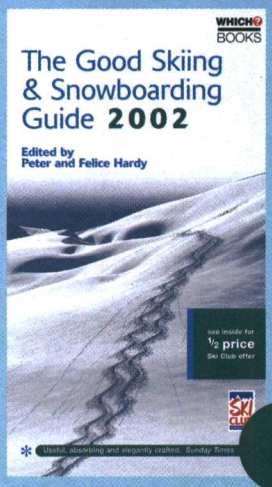


Perfect for beginners and experts alike, this guide takes the reader on an A – Z tour of wine-producing countries – the producers, wines, vintages and grape varieties. It assesses over 200 of the UK's best wine merchants, from independents to supermarkets. This edition includes a feature on the hidden 'extras' that go into wine.

Contains **3 FREE £5 vouchers** towards a purchase at participating merchants

Price £14.99

The Good Skiing & Snowboarding Guide 2002



This guide offers pithy and pertinent assessments of not just the ski resorts but the ski schools, the accommodation, the nightlife and the food in more than 650 resorts on five continents. For each major resort it details information such as transfer time from the nearest international airport, the number of lifts, lift pass prices, facilities for children and food and drink prices.

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HOW TO FIND A GOOD FINANCIAL ADVISER

We show you how to take control when seeking financial advice

Choosing the right financial products is complex and bewildering, and making the wrong decision can be costly. It's vital to have access to good, clear, unbiased financial advice, but in the wake of pensions mis-selling and the mortgage endowment debacle, consumers are rightly sceptical.

Although the financial services industry has a long way to go to restore its image, don't let the horror stories put you off taking advice. Honest advisers and good advice can be found – it's a question of knowing what to look for and where to look for it.

WHAT ADVICE DO YOU NEED?

At different times in your life you'll need different levels of advice, so before you approach an adviser think about what you need.

For example, you may know the type of product you want to buy, but don't know which provider to choose. Or you may want life insurance but are not sure how much. Or you may need more in-depth help getting your finances in shape for a big life change such as retirement, starting a family or buying a home. Whatever your circumstances, be clear why you need financial advice and what you expect to achieve – that way, you set the agenda, not the adviser.

Once you've thought through what sort of advice you need, you can start looking for an adviser.

WHO ARE THE ADVISERS?

Most investment, savings and protection products are bought through either 'tied' or 'independent' advisers. A third tier of advice, known as multi-ties, now exists for stakeholder pensions, and may be introduced for other products in the future (see 'Multi-ties', opposite).

Tied advisers

Advisers who represent a single product provider are called tied advisers or company representatives. They may be employed by the product provider or self-employed, but either way they can only recommend the products of the company they represent, so the

PHOTOGRAPHY HADDON DAVIES PHOTOGRAPHY, JOHN TRENHOLM ILLUSTRATION KEVIN EVANS

choice you have is limited. Most banks, building societies and insurance companies sell their products through tied advisers.

Independent financial advisers (IFAs)

IFAs are not linked to any one provider so can search the whole market to find the right product for you. IFAs can be working on their own, in partnership with others, in small companies employing several advisers or in large organisations with hundreds of advisers. Many solicitor or accountancy practices also offer independent financial advice.

An important distinction is that an IFA acts as your agent, whereas tied advisers act as the agent of the company they are tied to.

WHICH TO CHOOSE?

We believe you will receive better advice from an IFA than from a tied adviser, simply because you have more choice of products and providers through an IFA. We have also carried out undercover situation research over the past few years that shows the best advice is given by IFAs, particularly those that are fee based (see 'Fees', right).

WHAT WILL IT COST?

Whether an adviser is tied or independent, receives a salary or is self-employed, you will have to pay for the advice you receive, one way or another.

Commission

Product providers apply charges to the products they sell. Usually included in these charges is an amount to cover commission they pay to the adviser when a sale is made, also known as 'the cost of advice'. This figure varies depending on the type of product you buy and the premium you pay. Most tied advisers and many IFAs work on a commission-only basis.

The problem with paying for advice in this way is that advisers may be tempted to recommend products with a high level of commission rather than the product that suits you best. If the adviser doesn't receive a basic salary and is totally dependent on commission, the temptation becomes even stronger. Much of the criticism surrounding mortgage endowment policies hinged on the fact that these policies had high charges that included high levels of commission. This meant that some advisers were tempted to recommend endowments over repayment mortgages, which paid little or no commission.

With commission-based advice on investment products such as stocks and shares Isas, pensions or endowments, costs are usually deducted at the start of the policy. This means less of your money is invested and it can take a long time to break even. The plus side to commission-based advice is that, if you don't buy a product, you don't pay for the advice.

Fees

Many IFAs charge fees for advice instead of receiving commission. Fees vary according to the type of financial advice you want and the level of expertise you need – a rough guide would be from £75 to £150 per hour. Some advisers (often those providing investment fund management advice) might instead take a percentage of the value of your investments (between 0.5 and 1 per cent a year would be usual). With others, you can agree to pay a monthly fee (from about £25) for ongoing financial advice.

The benefit of a fee-based service is that it's clear how much you are actually paying for advice (as opposed to its being buried away with the other policy charges), and it immediately puts a value on the advice you receive. So you can judge whether the service was value for money. Remember, though, if you don't buy a product, you'll still have to pay for the advice. And some people may not be able to afford to pay fees, yet still need access to financial advice.

Best of both worlds

Most IFAs who charge fees will offer a combination of a fee and commission service. So, the advice costs are worked out on a fee basis, but the bill can be settled from commission on any products you buy. For example, if your adviser estimated that the advice you needed would take five hours at £75 a hour, the total cost would come to £375. You could choose to pay this yourself or have the fee paid from commission on any product you bought. If commission on the product came to more than the fee, any surplus could go back into the policy, reducing the charges you pay.

The big plus with this route is that it puts you in control. Once your adviser has a good idea of the type of advice you need, they can estimate how much this will cost so there should be no nasty surprises. Another benefit is that, if you are buying protection products (such as life cover), the commission generated might pay for all the other advice you receive, too. This means that no commission need be taken on any investment products you buy, reducing the charges – and so boosting the returns – on those products.

MULTI-TIES

A third tier of financial advice (so-called multi-ties) was introduced at the same time as stakeholder pensions. The take-up by providers has been slow, but the financial services regulator is consulting on whether this new level of advice should be extended to other products.

A multi-tie allows product providers to get together and market their products through each other's tied advisers. So, instead of their advisers offering one company's products, they may offer several.

However, we don't believe multi-ties will mean more choice for consumers because providers, and not your adviser, will decide which company's products their advisers will offer. Instead, it blurs the distinction between tied and independent advice and confuses an already complicated system even further.

Finding an IFA

We guide you through the process

Personal recommendation is probably the best way to find an adviser, but if this isn't possible there are trade bodies that will supply you with details of advisers in your area (see 'Trade associations', opposite). Contact details can be found on p57.

THE FIRST STEP

Think about what type of advice you need and what you would be prepared to pay. Then look at the various trade bodies' websites, or ring their helplines to get details of IFAs in your area.

Make sure you ring at least three advisers. If it's not clear from the information you've got, ask them how long they have been in business and what qualifications and expertise they have. Ask them how they charge – whether they are paid by fees, commission or a combination of both – and how much the advice is likely to cost.

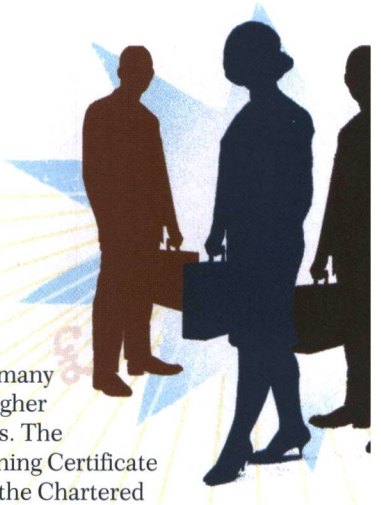
WHAT TO LOOK FOR

Choosing a financial adviser should be no different from choosing any other professional service. Qualifications and experience are crucial – just like the legal and accountancy professions, it takes time and commitment to learn how to give professional financial advice.

TRACKING DOWN THE RIGHT ADVISER

Sue and Matt Rickard used SOFA's find-an-adviser website service when they needed financial advice. They wanted to get their pensions sorted and to make sure they had enough protection insurance now that they had become parents to baby Charlie.

They were given details of two advisers in their local area and rang both of them. They chose Martin Waller of Chamberlyns for no better reason than they got on well with him on the phone. The first meeting confirmed their first impressions and they were happy with the service they received. They now have new pensions and have increased their life cover. They paid a fee of £300 for the initial advice and have decided to pay a monthly retainer of £30 a month to cover future advice. They said: 'The SOFA service was quick and easy to use. We had a choice of advisers and ended up with the advice we needed – all quite painless really.'



Qualifications

All advisers must pass a three-part exam called the Financial Planning Certificate (FPC) – or its equivalent – before they can give advice, but many advisers choose to take higher professional qualifications. The Advanced Financial Planning Certificate (AFPC), associateship of the Chartered Institute of Insurance (ACII) or Certified Financial Planner (CFP) are three qualifications you might come across.

Expertise

Some areas of financial planning should only be tackled by advisers with the necessary expertise. Long-term care and post-retirement planning are good examples of this. If you need specialist help, always look for an adviser who can demonstrate they have the expert knowledge you need. Ask how much of their business is in this area and whether they're members of any specialist trade body (see opposite).

ONCE YOU'VE MADE YOUR CHOICE

The adviser must take details of your finances and your present and future needs (the fact-find). Ask the adviser to send you a fact-find to complete at home – this means you won't waste time at the first meeting going over basic information. Send the adviser the completed fact-find before the meeting so they have a chance to look through it.

Either before you meet up or at the first meeting the adviser must give you their terms of business letter and business card and make it clear, if they haven't already, whether they are tied or independent.

If you have any doubts at all about whether your adviser is properly regulated, you can check their status with the financial services regulator – the Financial Services Authority (FSA). The FSA holds a register of all firms authorised to give financial advice. You can check your adviser's authorisation either by phoning the FSA Consumer Helpline on 0845 606 1234 or by looking at its website at www.fsa.gov.uk.

THE FIRST MEETING

The meeting should be focused and professional. Don't let the adviser get sidetracked into talking about holidays or the weather – remember, you're paying for advice, not chitchat.

At the end of the first meeting you should be clear about what's going to happen next and what the adviser is going to do. You should also have a reasonable idea of how much the advice will cost. At the second meeting the adviser will usually recommend what action you should take and, if relevant, what product you should buy. They should

explain clearly any charges applicable to the product, including any commission payable. A good adviser will explain everything clearly, won't be afraid to talk about how much the advice is going to cost, and will give you time to make up your mind. They will also put everything in writing for you. If you feel unclear, under pressure or uncomfortable, simply bring the meeting to a close and leave.

ADVICE OVER THE INTERNET

Thousands of firms that give financial advice offer an online advice service. If you really hate the idea of meeting up with a financial adviser, then this might be the answer, but you'll have to be just as choosy.

Before deciding whether to go any further, look at the section 'about us' on the home page and check the firm's authorisation status to make sure it is regulated. Also, make sure that the firm is really offering advice, not just information.

Some companies sell products on the internet on an 'execution-only' basis, without advice. This is fine as long as you know what you're doing, as you won't be able to complain if things go wrong. If you need advice, make sure that's what you get.

DOING THE LEGWORK

Lin and Tony Legg are good examples of people who needed a financial adviser as they had lots of different issues they wanted to address.

Tony has some of his pension with Equitable Life, which has now closed its doors to new business, and he wanted to know what he should do as he is now within ten to 15 years of retirement. Lin hasn't built up much of a pension in her own right and wanted to know more about stakeholder pensions. They were case studies for us in our report 'Puzzled by Isas?', *Which?*, August 1999, p44, and bought one of our Best Buys, which they are pleased with – but they wanted advice on taking out further Isas. Their immediate concern, however, was making sure that they had enough money to help their son Matthew through university for the next four years.

A friend recommended a firm of fee-based IFAs – Fiona Price and Partners – and they met with one of their advisers, Fiona Sharp.

Before they met, Fiona took down a lot of information by phone and sent them a fact-find to complete and send back to her. This meant she already had a good idea of their circumstances when they met for the first time.

Over two meetings, Fiona gave them the pensions and Isa advice they needed, found a home for their maturing Tessas, advised on inheritance tax planning, and sorted out a mini cash Isa for Matthew. She followed up her advice in a written report for them to keep.

The advice cost £300, which was paid in full by commission earned on the two Isas.

Since receiving the first set of advice, the position with Equitable Life has changed again, and Tony was able to go back to Fiona for an update at no further cost.

TRADE ASSOCIATIONS

Association of Chartered Certified Accountants (ACCA), Institute of Chartered Accountants in England and Wales (ICAEW) and the **Institute of Chartered Accountants of Scotland (ICAS)** are professional bodies representing the accountancy profession. All can supply details of members who are authorised to carry out investment business and provide financial planning advice. ACCA also has information on firms practising in Northern Ireland.

Association of Independent Financial Advisers (AIFA) is a trade association representing IFAs. About 60 per cent of IFAs are members of AIFA. Most AIFA members are also on the register held by **IFA Promotions (IFAP)**, a public relations and marketing company which exists to promote the benefits of independent financial advice.

Association of Solicitor Investment Managers (ASIM) and **Solicitors for Independent Financial Advice (SIFA)** represent firms of solicitors authorised to carry out investment business. ASIM firms specialise in portfolio management, and can give advice on investing in shares, bonds, and commercial property, as well as on tax planning and trusts. SIFA firms provide financial planning services involving investments, pensions, life insurance and mortgages.

IFACare members are IFAs specialising in long-term care advice. Members are subject to a code of conduct and receive specialist training in long-term care planning.

Institute of Financial Planning (IFP) members must sign a code of practice and agree to a programme of continuing education. Some IFP members hold the Certified Financial Planners certificate (CFP) which means they must have passed a series of examinations (above FPC level), and have a minimum of three years' experience. The CFP is an annually renewable licence so if planners fail to meet the Institute's standards the licence can be withdrawn. IFP's list of certified financial planners contains details of each planners' expertise, experience and costs.

Society of Financial Advisers (SOFA) is a professional and educational body for financial advisers. Like the IFP, members are bound by a code of conduct and must demonstrate they are keeping abreast with changes within the industry. SOFA's find-an-adviser service, which is available via its website or helpline, has 1,100 IFAs listed, all of which have passed the AFPC.

A FAIR CROP

A decent organic wine needn't cost the earth. Two bottles under £5 stood their ground against the more expensive ones

The organic movement has grown from a niche market into a mass market. It's now the norm to see organic produce on the supermarket shelves. And just as the range of organic foods has increased, so the selection of organic tipples is wider than ever before. We decided to put organic wines to the test, to see whether greater choice has had an impact on quality.

We asked the major supermarkets, high-street wine retailers and specialist mail-order organic suppliers to recommend any organic wines costing up to £12. We then gave 33 of these wines to six professional wine tasters, all of whom had taken part in other organic wine tastings. The wines were tasted 'blind' (the bottles and labels were covered), and the panellists gave a score to each wine they sampled.

CONFUSION RULES

Organic wines are made from grapes grown with little or no use of chemicals, sprays, artificial fertilisers and pesticides (see p26 for more about pesticides in organic food). For a wine to be labelled 'organic', it has to be certified by a certification body (the Soil Association is the main one in the UK). There's a host of such bodies, and each has its own set of rules. Checks are carried out to ensure that organic wine producers adhere to the certifying body's rules; those who don't can lose their certification.

There are no regulations governing how organic wine should be produced, just how the grapes should be grown and, while most organic wine growers will stick to natural winemaking techniques, adjustments (raising or lowering acidity, or adding sugar or grape must to boost the alcohol content) are not banned.

SURPRISE, SURPRISE

The panel was surprised by the generally low standard of the white wines, many of which were criticised for leaving an unclean taste and for a lack of full-bodied fruit flavours. The biggest surprise, though, came from an over-reliance on sulphur. Sulphur is used in winemaking as a preserving agent, but organic wines tend to contain less, so it was ironic that it should have been so detectable in this tasting. Again, the whites came in for particular criticism.

FACTS IN SMALL MEASURE

- **Just because a wine is organic doesn't mean it will be suitable for vegetarians or vegans. It depends what products are used in the 'fining' (clarification) process.**
- Twenty-three of our wines were clearly labelled as certified organic. Of the 22 that were suitable for vegetarians/vegans, only seven were labelled as such. A quarter didn't give any information, and of those that did, some gave only half the story (that is, said suitable for vegetarians but not organic, or vice versa). There's no legal requirement in the UK to list ingredients.
- **You can also get 'biodynamic' (BD) wine. Producers of these wines follow a holistic approach to agriculture, based on ideas formulated by the philosopher Rudolf Steiner. BD wines won't always be labelled organic.**
- Cork is harvested naturally from the bark of living cork oak trees, which are home to unique wildlife and vegetation. It's the eco-friendly choice for stoppers, despite the trend in the winemaking trade for synthetic material, which eliminates cork taint. All our wines had corks.
- **The lower sulphur levels in organic wine can reduce the chances of getting a headache or allergic reaction, but there's no evidence you'll avoid a hangover if you drink too much.**

PHOTOGRAPHY JONNY THOMPSON ILLUSTRATION MARTIN O'NEILL

REDS, YOU WIN

The verdict was much more enthusiastic where the reds were concerned, some of which, as one taster enthused, were 'sensationally good'. Organically grown grapes tend to be smaller in size and with thicker skins. In red winemaking this should result in a wine with more intense colour and flavour. So it was reassuring that 'in the main, the reds were good role models for organic winemaking'. They were richly flavoured and mouth-filling. The poorest showed evidence of oxidation (where contact with air has spoiled the wine) and volatility (which produces an aroma similar to nail polish remover), but overall the panel was impressed.

COULD DO BETTER

There isn't an 'organic' grape taste per se. But organic winemakers claim their wine is purer, more natural, with intense fruit flavours. Many of the wines did show evidence of good fruit quality, but our panellists felt this was often undermined by poor winemaking (excessive use of sulphur, oxidation, volatility, dirty flavours). Although the wines from Australia and California did well, the best organic wines still seem to be Europe-based. The New World wines showed signs of formulaic winemaking – they were clean and fruity but lacked individuality.

Despite the criticisms, the overall mood after this tasting was positive, with definite signs that there has been a considerable improvement in the choice and quality of organic wines over the past four years. The fruit appears to be healthy and well grown. Compared with a similar selection of non-organic wines, the panel concluded that the reds would have fared the same, the whites slightly worse. Organic production is more expensive, but the panellists thought the wines were fairly priced, and the Terra Viva, at £3.99 from Tesco, proves there are well-made, keenly priced organic wines around. Doubts do remain over winemaking standards, but the trend seems to be upwards, with our top-performing wines proving exceptional.

SO SHOULD YOU CHOOSE GREEN?

Government tests on pesticides in wine in 1998 found 14 per cent of the 72 samples contained residues (see p25 for how this compares with other foods). There are no tests on organic wine. But if you believe in the principles of organic farming, or even if you just fancy trying organic wine, our tasting proves there are some good wines to choose from. However, don't be too green: the word 'organic' has never been – and never will be – a guarantee of quality. Where wine is concerned, it simply indicates that the grape has been grown in a certain way. At the end of the day, the skill of the winemaker is as important as the health of the grapes. And, in that respect at least, organic wine is no different from its non-organic counterpart.

BEST BUY

Four wines were highly praised by the panel and all scored ★. The one white to make it into our Best Buy Guide, **Kawarau Sauvignon Blanc 2000, New Zealand** (£8.80, Vintage Roots, mail order) was singled out for its aroma of tropical fruits. Its taste of residual sugar balanced the wine's naturally high, limey, acidity. However, a couple of tasters found its rich fruitiness a bit over the top. It's suitable for vegans (see 'Facts in small measure', opposite).

Of the reds, and also suitable for vegans, **Mas Igneus, Priorat 1999** (£9.50 Vintage Roots, mail order) excited the panellists with its powerful, dark, chocolatey, ripe fruits, soft tannins and peppery finish. **Bonterra Organic Cabernet Sauvignon, 1996** (£8.99, Wine Rack, Bottoms Up, and widely available) had a mature, heady, oaky, red fruit (raspberry) aroma with a savoury/ gamey hint. There was plenty of alcohol as well. But while most tasters rated it highly, it's not a wine for people who don't like the flavour of oak. It's suitable for vegetarians.

Penfolds Organic Clare Valley/Cabernet Sauvignon 1999 (£8.99, Safeway) was judged a classic Australian red. It was described as inky black with a ripe, deeply fruity aroma, a taste of currants, mint, plum and black cherry, with smooth tannins and a sweet fruit finish.

Two mid-priced Italian reds performed almost as well and also receive a ★. Most of the panel raved about the rich, bramble/ blackberry fruitiness of the **Terra Viva Vino Rosso** (£3.99, Tesco), while **Villa Conversino, di Filippo** (£4.85, Vintage Roots, mail order) was an attractive, perfumed wine with pure berry fruit. The Terra Viva is suitable for vegetarians, the Villa Conversino for vegans.

When it comes to organic wine, the reds get the green light. Only one white wine made it into our Buying Guide

HOW THE OTHER WINES FARED, IN ORDER OF MERIT

=5 Bonterra Zinfandel 1998 (Majestic Wine, £8.99) ★ VE
=8 Bonterra Chardonnay 1999 (Majestic Wine, £8.49) ☆ VE
=8 La Nature Chardonnay/Sauvignon Blanc, 2000 Australia (Asda, £4.94) ☆ VE
10 Bagordi, Rioja 1998 (Wine Cellar, £7.99) ☆
=11 Sainsbury's Organic Chardonnay vin de pays d'Oc 2000 (£4.99) ☆
=11 Soave, Fasoli Gino 2000 (Vinceremos, mail order only, £4.99) ☆ VE
13 Sainsbury's Organic Syrah, vin de pays d'Oc 2000 (£4.99) ☆
14 La Nature Shiraz/Cabernet Sauvignon 1999, Australia (Asda, £4.94) ○ VE
15 Château de Coulaine, Chinon 1999 (Wine Cellar, £6.99) ○
16 Era, Sangiovese 2000 (Vinceremos, mail order only, £4.29) ○ VE
=16 Château du Parc 2000 (Marks & Spencer, £4.99) ○ V
18 Montirius, Vacqueyras 1999 (Vinceremos, mail order only, £7.29) ○ V
19 Perlage Pinot Grigio, Piave 2000 (Vinceremos, mail order only, £4.99) ○ VE
20 San Vito, Chianti 1999 (Safeway, £6.49) ○
=21 Organic Merlot, vin de pays d'Oc (Somerfield, £3.99) ○ VE
=21 Château Haut-Nouchet, Pessac-Leognan 1998 (Waitrose, £11.99) ○
23 Moncaro Verdicchio 2000 (Waitrose, £4.79) ○
24 Terra Viva, Soave Superiore 2000 (Tesco, £4.99) ◒ VE
=25 Cape Soleil Organic Chardonnay, South Africa 1999 (Co-operative Retail Trading Group, £4.99) ◒ VE
=25 Villa Masera, 2000 (Marks & Spencer, £3.99) ◒ VE
27 Domaine des Maisons Brûlées, Touraine Sauvignon 2000 (Majestic Wine, £4.99) ◒ V
28 Domaine de l'Ecu, Muscadet de Sèvre et Maine 2000 (Safeway, £4.99) ◒
29 Casale Mattia, Frascati Superiore 2000 (Vintage Roots, mail order only, £5.45) ● VE
30 Era, Inzolia 2000 (Vinceremos, mail order only, £4.29) ● VE
31 Tierra Sana, organic Tempranillo 1999, la Mancha (Co-operative Retail Trading Group, £3.99) ● V

Not rated (both samples faulty)
Spiropoulos, Mantinia 1999 (Oddbins, £4.79)
Saladini Pilastri, Falerio 1999 (Wine Rack, Bottoms Up, £5.99)

KEY
★ ☆ ○ ◒ ●
best ← → worst
V = vegetarian
VE = vegan/ vegetarian

The Chill Factor

Modest white boxes they may be, but who would want to be without a fridge? Here's our verdict on the latest models coupled with some sound buying advice

It's easy to be complacent about the innocuous fridge. Most chunter on for years with little attention – be they bursting at the seams or suffering from Old Mother Hubbard syndrome. But it's important your fridge maintains a consistently cold temperature to work efficiently and, more crucially, to store food safely. We put 20 fridges to the test – 13 larder fridges (without iceboxes) of varying capacity and seven with a small icebox.

CHILLY CHOICES

If you've got a separate freezer, you may not need an icebox, so a larder fridge is the one to look for. Of the 13 we tested, five were worktop height, two were built-in models for fitted kitchens, and six were tall fridges with a larger capacity. One model – the Beko RC 110 – has a basic icebox, which is simply for making ice and isn't suitable for storing frozen food.

If you haven't got a separate freezer, or it's not within easy reach of the kitchen, you may find it more practical to have a fridge with a small icebox. We tested five worktop-height fridges with iceboxes, and two built-in models.

Iceboxes in fridges are rated from one to four stars. The rating indicates how long you can store food, and whether fresh food can be frozen in it. Strictly speaking, only an icebox with a four-star rating is really a mini-freezer, meaning it can freeze fresh food. Iceboxes with ratings of one to three stars are essentially frozen food storage compartments, and should only be used as such. Iceboxes without stars are simply for making ice cubes and should not be used for freezing or storing food. 'What icebox stars mean', opposite, gives more details.

Overall, iceboxes are generally less effective at freezing fresh food than a standard freezer. If they need to work harder to freeze food, this can affect the temperature in the fridge and it may overcool it in the process. If you intend to freeze large quantities of produce, including fresh foods, we'd recommend you buy a fridge-freezer, rather than rely on an icebox.

THE RIGHT SIZE

Finding the right fridge capacity for your household is important. Fridges that are consistently crammed full can be inefficient and unable to function correctly. To make it easier to assess the capacity from the table on p48 – and when you are out shopping for your new fridge – visualise the usable storage volume as one-litre orange juice cartons. It can certainly help you

STORING FOOD – DOS AND DON'TS

- Do check the temperature. Buy a fridge thermometer.
- **Don't open the fridge more often than necessary, or leave the door open.**
- Do set the dial so the fridge runs somewhere between 0°C and 5°C (generally the higher the number on the dial, the colder the fridge).
- **Don't put hot food in the fridge – allow it to cool down first.**
- Do clean the fridge and defrost the icebox regularly.
- **Don't fill the fridge to bursting point – this restricts air circulation and can make it harder to maintain a cool temperature.**
- Do pay attention to food storage instructions and use-by dates.
- **Don't store cooked and raw meat near to each other.**
- Do store raw meat, poultry and fish at the bottom of the fridge above the crisper drawers.
- **Do refrigerate perishables, prepared foods and leftovers as soon as possible.**

PHOTOGRAPHY IAIN BAGWELL

appreciate the difference between models. For example, we tested small worktop fridges that would hold 75 juice cartons (Beko RC 110) up to tall models that would hold 292 juice cartons (Bosch KSR 3421GB).

GETTING GREENER

Some fridges may carry labels claiming they are 'ozone friendly' – but this may not tell the whole story. Since environmentally damaging CFCs were banned, most fridges have contained a refrigerant (the cooling agent) called R134a. Although this is better for the ozone layer, it is still a greenhouse gas. Most manufacturers now use a refrigerant called R600a. This neither affects ozone nor is a significant greenhouse gas. But a few manufacturers have been slow to adapt their fridges to use this more eco-friendly refrigerant. If the technology is there, we think they should all be responsible and use it. Our table, overleaf, identifies the 13 fridges which use this more eco-friendly coolant.

If you buy a new fridge, be cautious about disposing of your old one – it may well contain CFCs. If the company delivering your new fridge won't take the old one away, then ring your local council which should help you to organise safe disposal.

IS IT SAFE?

Keeping food cold simply slows down the rate at which most bacteria and mould grow, and helps to keep the food fresh for longer. The safest way to store fresh food is in temperatures of between 0°C and 5°C. Check your fridge temperature regularly using a fridge thermometer. But it's equally important not to overcompensate. Fridges shouldn't be too cold either – such as less than 0°C. Some foods with high water content, such as some fruit and vegetables, will freeze, lose vital nutrients, and may become inedible.

FINDING FAULTS

Our test results using the two settings 'coolmatic' and 'frostmatic' on the built-in AEG Santo K88840i simply didn't make sense. Subsequent discussions with AEG revealed that the two buttons were labelled the wrong way around. AEG assures us that all the models in the shops are now correctly labelled.

In our opinion, the Beko TLS 480 fridge could not maintain a cold enough temperature (3°C) under test conditions, even on maximum thermostat setting. It was the only fridge in this test that couldn't do this. The manufacturer maintains the fridge performs to its expectations and that it meets all current industry standards. But we wouldn't recommend it.

We recorded very low fridge temperatures – below 0°C – in two samples of the Indesit RG 1164 during the freezing test, meaning fresh food in the fridge could be ruined. Indesit acknowledged that the fridge was slightly colder than it should be, but was keen to point out that some delicate foods should be stored at colder temperatures. We agree with this, but would not recommend this fridge based on our test results.

What icebox stars mean

Star rating	Icebox temperature	Food storage
****	-18°C or colder	Freeze fresh food, and store food for up to three to 12 months
***	-18°C	Store pre-frozen food for up to three to 12 months
**	-12°C	Store pre-frozen food for up to a month
*	-6°C	Store pre-frozen food up to a week

BEST BUY

LARDER FRIDGES – WORKTOP HEIGHT

The **Bosch KTR 1565GB**, **£280**, with a capacity of 123 litres, scored well in all tests, with good temperature stability. It costs less than £9 a year to run. Easier on the pocket is the **Haier HR 166NR** at **£150**, with a similar capacity – 114 litres – and which like the Bosch, uses the eco-friendly coolant R600a. So, too, is the smaller – 75 litres – **Beko RC 110** with its ice-making compartment, at around **£120**.

Both built-in larder fridges worked effectively and scored very similarly, but we've made the **AEG Santo U66000i** the Best Buy because of the **£370** price tag.

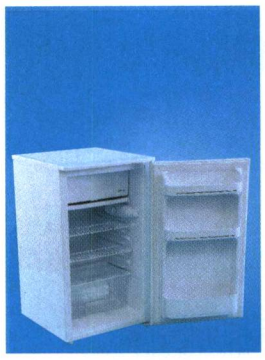
LARDER FRIDGES – TALL

Of the taller, larder fridges with their larger capacity, the **Bosch KSR 3421GB** (292 litres) outshone the rest and had excellent temperature results. While its coolant won't contribute to the hole in the ozone layer, you might feel its **£500** price tag will make a considerable hole in your pocket. For that reason you might consider the cheaper, though slightly smaller (255 litres), Indesit RGA 1300, at around half the price. However, it didn't score nearly as well in our tests and uses the less eco-friendly coolant R134a, so it doesn't become a Best Buy.

FRIDGES WITH ICEBOXES – WORKTOP HEIGHT

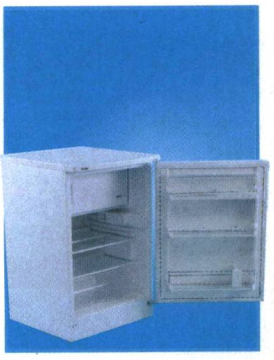
For a fridge with a four-star icebox, the 80-litre capacity **Haier HR 146NR** at **£150** had excellent performance all round and a good size icebox. The Miele K622Ui, with a four-star icebox and 93-litre capacity, was not far behind in performance, but as it costs considerably more, at around £500, it's not a Best Buy. If you have no need to freeze fresh food, then consider the **Lec ER 550AW**, **£150**, with its two-star icebox. All of the above use the eco-friendly coolant.

Again, both the built-in fridges with iceboxes did very well and both scored equally highly. However, the AEG Santo K88840i costs £550, so the **Siemens KU 14L05GB**, **£450**, becomes the Best Buy.



Beko RC 110

Bosch KSR 3421GB



Haier HR 146NR

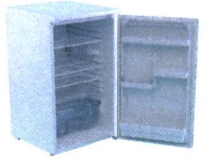
Fridges

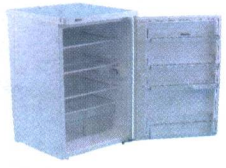
		Worktop-height larder fridges					Tall larder fridges						Built-in larder fridges		Fridges
		Beko RC 110	**Bosch** KTR 1565GB	**Haier** HR 166NR	**Lec** EL 550BW	**Miele** K2214S	**Beko** TLS 480	**Bosch** KSR 3421GB	**Hoover** H30L	**Hotpoint** RL84	**Indesit** RGA 1300	**Vestfrost** CKS 315	**AEG** Santo U66000i	**Neff** K4316 XOGB	**Haier** HR 146NR
Specification															
Price (£)	1▷	120	280	*150*	150	250	200	500	*300*	300	*250*	*290*	*370*	*450*	*150*
Icebox star rating	2▷	see [1]													4
Height x width x depth (cm)	3▷	90x69x59	82x55x62	85x57x62	85x50x61	88x56x62	144x55x60	175x60x62	145x60x62	138x61x62	160x70x65	156x60x64	82x60x55	82x60x55	85x57x6
Fridge usable storage vol (litres)	4▷	75	123	114	110	139	226	292	272	240	255	267	120	125	80
Freezer usable storage vol (litres)	4▷														15
Refrigerant	5▷	R134a	R600a	R600a	R600a	R600a	R134a	R600a	R134a	R134a	R134a	R600a	R600a	R600a	R600a
Features															
Number of shelves		3	4	3	4	4	6	6	5	5	5	4	4	4	2
Bottle grip/rack divider in door			✓	✓		✓	✓	✓	✓			✓		✓	✓
Can store bottles upright			✓	✓		✓	✓	✓					✓	✓	✓
Door racks adjustable				✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Egg trays (number of eggs stored)		6	12	12	6	16	7	16	8	6	6	7	12	8	12
Performance															
Claimed energy efficiency rating	6▷	B	A	A	B	A	B	A	C	B	A	B	A	A	A
Running cost (£/year)		7	9	10	10	10	13	13	17	10	12	12	7	8	11
Thermostat setting	7▷	☆	★	○	★	◒	○	☆	★	○	○	○	★	★	★
Fridge temperature range	8▷	★	○	○	◒	○	◒	★	○	★	☆	☆	○	○	☆
Fridge temperature stability	9▷	○	☆	★	★	◒	☆	★	○	◒	○	◒	★	★	★
Icebox temperature stability	9▷														☆
Noise	10▷	○	☆	☆	◒	○	○	○	◒	○	◒	○	◒	○	○
Convenience															
Ease of use/cleaning		☆	○	◒	◒	○	○	☆	○	◒	○	☆	☆	☆	◒
Ease of defrosting	11▷	○	★	★	★	★	★	★	★	★	★	★	★	★	◒
Number of adjustable feet		2	2	2	1	2	2	2	2	2	2	2	4	4	4
Roller/castors								✓				✓			
Smooth wall at back of fridge	12▷	✓	✓	✓		✓	✓	✓	✓		✓		✓	✓	✓
Total test score (%)		76	72	74	51	44	49	93	66	47	67	50	79	82	74
Information															
Additional information/update since our tests		1 Has no-star box for ice-making only						Fan-assisted model. To be replaced October 2001 by KSR3442 0GB with LED display panel		Replaced by RL88 – mainly cosmetic changes only					

Beko RC 110

Bosch KTR 1565GB

Haier HR 166NR


Lec EL 550BW


Miele K2214S

Vestfrost CKS 315

AEG Santo U66000i

Neff K4316 XOGB

Haier HR 146NR

Hotpoint RS64

with icebox				Built-in with icebox	
Hotpoint RS64	Indesit RG 1164	Lec ER 550AW	Miele K622Ui	AEG Santo K88840i	Siemens KU 14L05GB
170	*160*	150	*500*	*550*	*450*
2	4	2	4	4	4
39x61x62	95x66x60	85x50x61	82x60x57	88x56x55	82x60x55
103	86	91	93	97	92
12	19	9	16	17	15
R134a	R134a	R600a	R600a	R600a	R600a
3	3	3	2+1 half	3	3
			✓	✓	✓
			✓	✓	✓
	✓	✓	✓		✓
5	6	6	16	6	8
B	B	A	B	A	A
11	17	10	12	9	11
○	◒	○	☆	☆	☆
★	☆	★	○	★	★
☆	★	☆	★	★	★
○	☆	★	○	★	★
◒	○	○	◒	○	○
○	○	○	☆	○	☆
○	◒	○	◒	◒	◒
2	1	1	4		4
✓	✓	✓	✓	✓	✓
71	71	73	71	82	82
Replaced by RS68 – mainly cosmetic changes only	Model to be withdrawn October/ November 2001				

NOTES

Fridges highlighted in **red** appear in the Best Buy Guide on p47.

Specification

1 This is the price you can expect to pay by shopping around. For models not widely available we give guide prices in *italics*.

2 Iceboxes are rated from one to four stars. Two stars means you can store pre-frozen food for up to one month. Four-star boxes are meant to be capable of freezing fresh food – but see p47 for our reservations.

3 The depth measurement includes the air space recommended by the manufacturer at the back, top and sides of the fridge. It doesn't include the fridge handle.

4 The maximum amount of usable space for storing food. This may be lower than the figure given by the manufacturers, as their figures sometimes include space that isn't usable.

5 R134a is the conventional cooling agent. R600a is a more eco-friendly version.

Performance

6 The rating given by the manufacturer for energy-efficiency, A being the most efficient.

7 The internal temperature performance at the manufacturer's recommended thermostat setting (or mid-setting if none recommended).

8 The temperature difference between the coldest and warmest parts of the fridge. Those with even temperatures got the highest rating.

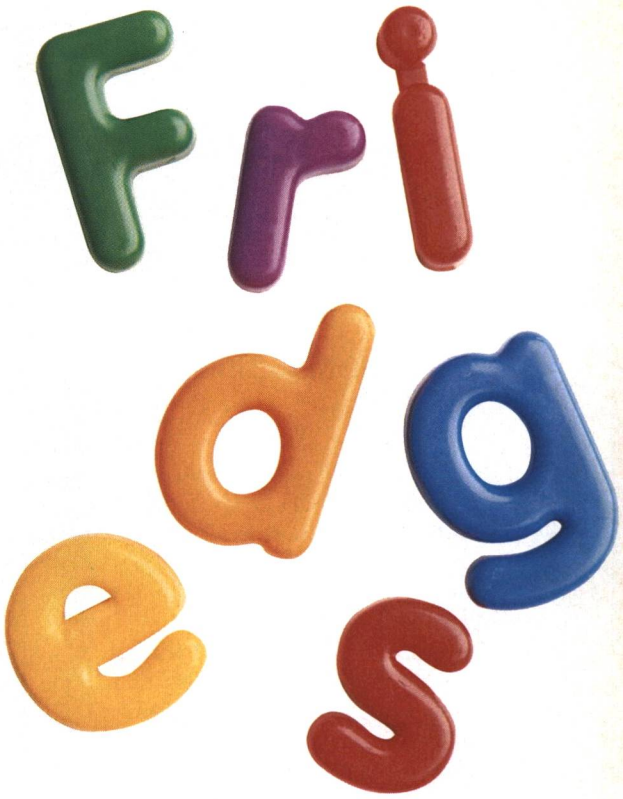
9 This is how closely it maintained the right temperature even when the room temperature changed.

10 A panel assessed the noise when running and when the fridge turned on and off.

Convenience

11 Fridges without an icebox get a ★ as defrosting is automatic. Ratings for those with an icebox refer to the ease and efficiency of collecting water.

12 Fridges with a smooth internal back wall are easier to clean.



KEY

★ ☆ ○ ◒ ●

best ⟷ worst

✓ has this feature

TOTAL TEST SCORE

This score ignores price and is based on:

Temperature stability (25% fridge and 5% icebox where applicable)	30%	**Convenience rating**	15%
		Thermostat setting	10%
		Defrosting rating	10%
Temperature range	25%	**Noise**	10%

Beko TLS 480

Bosch KSR 3421GB

Hoover H30L

Hotpoint RL84

Indesit RGA 1300

Indesit RG 1164

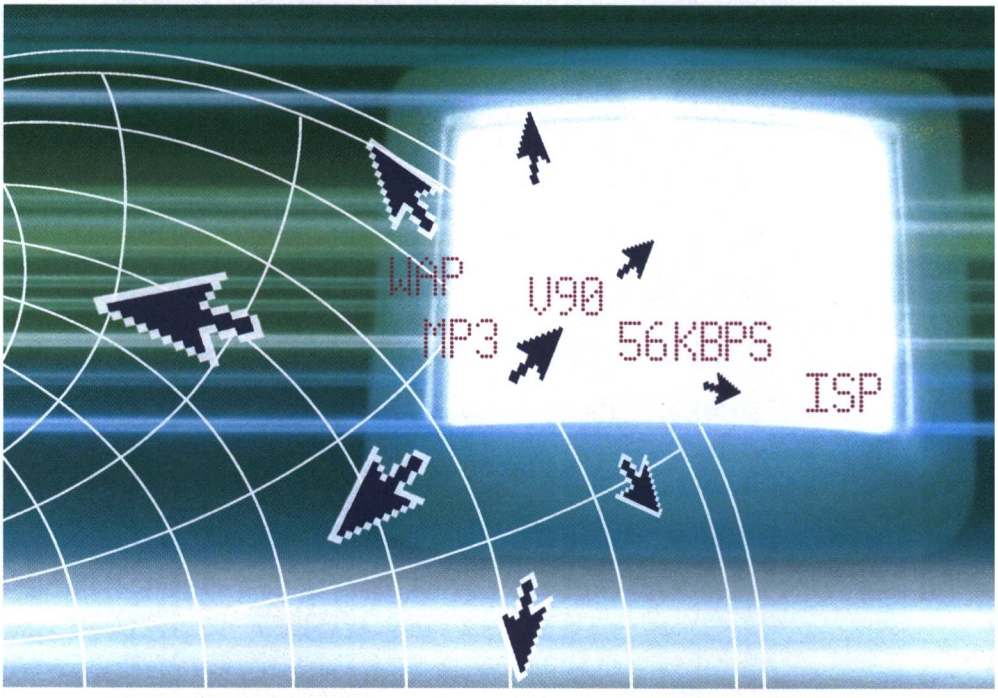
Lec ER 550AW

Miele K622Ui

AEG Santo K88840i

Siemens KU 14L05GB

Surfing the web can be a frustrating experience. Follow our steps and make more of the internet



In the UK, 16 million people are now online and, with this figure set to grow, for many of us the internet is becoming part of our everyday lives. However, surfing the web can sometimes be a frustrating experience – waiting for your favourite web page to load while your phone bill grows ever higher is no one's idea of fun. We talk you through some of the main internet problems and explain their causes. We'll then tell you how you can get more from the web.

GOOD CONNECTIONS?

WHAT HAVE YOU GOT?

1 PCs vs APPLE MACINTOSHES

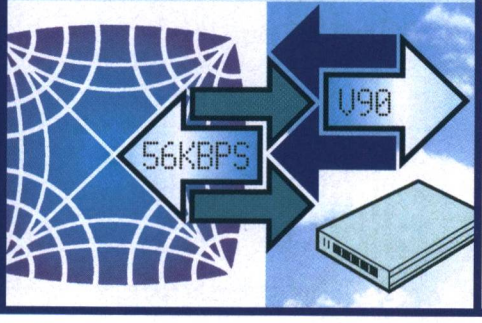
Before considering whether to upgrade your technology, it's important to identify what systems you're already using. In the past year, 94 per cent of surfers have been using a PC to get online. This guide to improving your internet experience is aimed mainly at PC users, but its broader advice should be helpful to Apple Macintosh users as well. Some of the technical detail may be different.

2 WHAT HARDWARE?

To connect to the internet you need at least a 486 or Pentium processor (indicating speed) and 32Mb of Ram (memory). It is easy to check your computer's speed and memory. Once the computer is switched on, double-click on the *My Computer* icon on your desktop. Then double-click on the *Control Panel* and *System* icons (for both Windows 95 and Windows 98). This will bring up a window with your specification details. We tell you how to upgrade these on p52.

3 WHAT MODEM?

Modems are the devices that allow you to link your computer to the web, by translating data into a form that can be sent down a phone line. A modem described as 56kbps refers to its transfer speed – it can transfer 56 kilobits of data per second. The higher this number, the faster you will be able to retrieve online information on to your computer. (You might see a 56kbps modem also described as a V90 or V92. These numbers refer to international standards of compatibility.) You can check your modem details in Windows by going to *My Computer/ Control Panel/Modems*.



4 CONNECTIONS

You don't connect your home computer directly to the internet. Instead you will need to register with a company which can connect for you – usually referred to as an internet service provider (ISP). When you register with an ISP it normally provides you with a CD-Rom that you install on your PC. You then follow the instructions on how to connect to the internet and will usually be online within minutes. If you're already connected but not sure which ISP you use, its name should be displayed when you connect to the internet.

But you can get online without a computer. Two of the most common ways are through your TV or mobile phone. Digital and cable companies may offer online services, while terrestrial TV viewers can buy a set-top box that plugs into your phone line. For mobile phone users, special phones are available that allow connection to specially modified internet pages called Wap sites – although we found these to be difficult to use and unrewarding (see 'Is it Wap you expected?', *Which?*, February 2001, p30).

ILLUSTRATION SIMON EMERY

ASSESSING NEEDS

1 WHAT DO YOU DO ONLINE?

The web contains billions of pages of information and is used in many different ways. When making decisions about improving web access you need to be clear as to how and why you use the internet. This should determine how much change, if any, is needed.

But whatever you do online you should first think about optimising your existing technology. We show you how on p52. For example, you can speed up your connection by making a few simple adjustments to your browser that cost nothing. If you are a light user who tends to stick to a few favourite sites, this approach may be all you need.

For those of you who are online for longer periods and access a wider variety of sites, you may want to invest in further improvements. The main areas you should consider improving are your modem, the memory of your computer, or swapping to a better internet service provider. All these are reasonably easy changes and they shouldn't cost too much either.

If you download a lot of data from the web, or if you are interested in playing online games or viewing video clips, you may also need to consider giving up on your modem and getting a 'broadband' connection (see p52).

2 COMMON PROBLEMS

It can take ages to open certain websites, particularly if they have a lot of images. If you always have problems with particular sites, try looking for the same information in other places (see our guide to searching the internet, *Which?*, July 2000, p49). Popular sites can get busy, so it's best to connect at quiet times. Early mornings are good as they avoid both UK and US business hours.

Another issue could be your modem. If you've got slower than a 56k modem, you should upgrade to this level (see p52). You might also want to consider adding more memory, but only if you have less than 64Mb of Ram, which should be sufficient for internet access.

If your internet connection keeps cutting out, this may be due to interference on your phone line. If you have other phones or faxes on the same line, try unplugging them. If this doesn't do any good, ask your phone operator to check your line for faults – they'll fix them if they find any.

It's also worth checking the connection setting of your web browser (which will probably be either Microsoft Internet Explorer or Netscape Navigator). Your browser may disconnect you if you're online but not actively searching the web. You can check your connection setting in Windows by looking in *My Computer/Control Panel/Modems/Properties/Connecting*. Raise the 'Disconnect if idle' limit to at least five minutes – this will stop your computer automatically disconnecting if you are not searching the web.

It might be that your internet service provider (ISP) is having problems at its end. Or the ISP might disconnect you after a period of time if you are not searching the web, to reduce traffic. Check with your ISP, which may be able to improve your service. If it can't, consider switching to a better one.

JARGON BUSTER

BROWSER Pieces of software that display websites and allow surfing. The two dominant browsers in the market are Microsoft's Internet Explorer and Netscape's Navigator. They generally operate in similar ways.

DOWNLOAD This is when you transfer data from the internet to your computer. Uploading is the exact opposite – when you transfer data from your computer to any website.

CONNECTION SPEED The speed at which your PC can transfer data from the internet, measured in kilobits per second (kbps). When talking about modems, kbps is sometimes shortened to k.

HARDWARE These are the physical parts of your computer that you can lift up (see 'Software').

INTERNET A worldwide network of linked computers. By connecting to the internet you have access to millions of websites, all containing a vast range of information.

PLUG-INS These are pieces of software that are added to your browser (plugged in). They are usually downloaded free from the internet and allow websites to display more unusual animation or videos.

PROCESSORS These are the chips that effectively power your PC. All processors have a speed at which they run – the faster, the better. Speeds are now normally given in megahertz (MHz).

RAM (Random Access Memory) The technical term for your PC's memory. Ram is measured in megabytes (Mb) – the higher the number, the better. A byte is a piece of computer code.

SOFTWARE The programs that you load into your computer such as games or art packages.

WAP Wireless Application Protocol – enables internet sites to be displayed on mobiles.

WEBSITES These are linked groups of individual pages on the internet. They are written in a standard language called HTML that your browser is designed to understand.

WINDOWS A picture-based operating system that uses icons and mouse-operated menus. This was designed by Microsoft to make PCs more user-friendly and is generally included as standard on new PCs.

MAKING CHANGES

1 MAXIMISE YOUR BROWSER

When you go online, websites are displayed through a piece of software called a browser. You are most likely to have either Microsoft Internet Explorer (IE), or Netscape Navigator. IE comes free with Windows packages and can be downloaded from www.microsoft.com. Netscape is available as a free download from www.netscape.com. Both operate in a similar way and, whichever one you use, you can employ a variety of tricks to improve your PC's online performance.

The first thing is to make sure you have the most up-to-date version of your chosen browser. You can get the latest versions downloaded free from the above websites – the most recent IE is currently version 5.5, while Netscape is up to version 6.

When surfing, if a web page is opening slowly, try opening it in a separate window. You can do this by right-clicking on the link and selecting the 'Open in New Window' option. Don't overdo the use of new windows, though, as you will be filling your PC's memory, which will soon cause it to slow down.

If pretty pictures on websites don't interest you, save time by turning them off. In IE, go to *Tools/Internet Options/Advanced*. You can then choose to switch off animations, sound, video and pictures. On Netscape go through *Edit/Preferences/Advanced Options* and deselect 'Autoload Images' and 'Java'.

Everyone has favourite sites that they go back to time and time again, so use the 'Favorites' or 'Bookmarks' option. When you find a site you like, add it to your Favorites (in IE, select *Favorites/Add to Favorites*; in Netscape go to *Window/Bookmarks/Add Bookmarks*).

Your browser will save the site's details. Next time you want to go straight to the site, just select it from your list of Favorites/Bookmarks.

2 LOOK AT YOUR CONNECTION

Once you've tweaked your browser settings you may still find your connection is frustratingly slow. It's time to look at other factors. Your modem and internet service provider (ISP) can have a huge effect on your connection speed and you may need to consider changing them.

If you're using slower than a 56kbps modem, you should upgrade it to this speed. In the last couple of years the V90 version of the 56k modem has become the dominant standard. But this year a new version, V92, has been launched. So if you need to upgrade to 56k, make sure it is at the V92 standard. Its advantages include the ability to pause your surfing to answer incoming phone calls.

However, you probably won't be able to make use of the advantages brought by the V92, as ISPs have been slow to upgrade their technology to accommodate them – and may not do so for some time. So, if you already have a 56k/V90 modem, don't rush to upgrade it to V92. New modems cost from £40.

Your choice of ISP can also affect your surfing speed considerably. See next month's report on ISPs to find out how yours compares.

3 IMPROVE YOUR HARDWARE

If your machine is older and has less than 64Mb of memory, it's probably worth expanding it. This doesn't mean buying a new computer. You can buy more memory that slots into your existing machine. This can be a cheap way to upgrade your PC, with extra memory costing as little as £20.

However, consider the technicalities. Inside all PCs is a 'motherboard'. This is a circuit board covered in sockets and slots on which all the individual parts of the computer are located. There must be space on your motherboard for extra memory, and the memory and motherboard must be compatible. If you are in any doubt, make sure you get proper advice – if you take your computer with you to a good dealer, it should provide free installation. Also see *The Which? Computer Troubleshooter* (£12.99) for more advice.

If you feel it's time for a completely new computer, consider your needs. If you or other users of your computer are not interested in playing advanced 3D games, you don't need an expensive system. For basic internet use, a PC with a 633 or 700MHz processor and 64 or 128Mb of Ram is fine. Depending on the exact specification, you should be able to get a suitable system for around £600.

If you are going to be playing online games, or working with large video or sound files, you will need a more powerful machine. A 1GHz processor and at least 256Mb of memory and a powerful graphics and sound card is what you should consider. Expect to pay from £1,200 for this kind of system – but be sure you'll need this much power.

4 WHAT ABOUT BROADBAND?

'Broadband' internet connections transfer data at nearly ten times the speed of a standard connection, so may be for you if you're online for hours at a time or if your downloads take forever.

There are two types of broadband connection: ADSL (Asymmetric Digital Subscriber Line), available from BT; and a cable connection, available to subscribers to one of the two big cable companies, NTL and Telewest. Both types of broadband service offer download speeds of 512kbps and 24-hour 'always on' connection to the net.

However, ADSL is not available from all BT exchanges yet; and for cable services you must live in an area served by the cable companies – to check if you are, see www.blueyonder.co.uk and www.askntl.com. BT can be contacted at www.bt.co.uk/openworld/. Check all charges first.

savingsmonitor

Use this page to find a Best Buy for your savings

SAVINGS ACCOUNTS

Our **easy-access accounts** are run by post, telephone or internet. With most you have to wait a few days to get at your savings – either until the cheque arrives or the money has been transferred to another account. But if you need instant access to your money, choose an account that has a cash card. Our Best Buy **notice accounts** require a maximum of 90 days' notice. We give Best Buys for four levels of savings. Choose an account in **red** for the amount nearest to your savings.

We also show **how the account is run** (by post or telephone or via a bank or the internet), the **minimum initial deposit** and, for notice accounts, the **notice** period you need to give.

All our Best Buys are available nationally. But it's worth checking the rates paid by smaller building societies in your area. Institutions change their rates fairly often, so check that your account is still competitive at least every six months.

		Interest rate (%)[1]						
	How account is run	£100	£1,000	£5,000	£10,000	Min initial deposit(£)	Notice (days)	Cash card
Easy-access accounts								
Abbey National eSaver	internet			6.10[2]	6.10[2]	2,000		✓
A&L Phonesave Premier[3]	phone	2.50	4.50	5.00	5.50	1		
Bristol & West Direct Rate Tracker	internet			6.05	6.05	5,000		
Halifax Web Saver	internet	5.55	5.55	5.55	5.55	1		
Intelligent Finance Direct Access	phone	5.26	5.26	5.26	5.30	1		
Nationwide BS e-Savings[4]	internet	5.55	5.55	5.55	5.55	1		✓
Newcastle BS Net Savings	internet		5.30	5.30	5.80	1,000		
N&P BS NetmasterGold Saver[5]	int/post	5.50	5.50	5.50	5.50	1		✓
Scottish Widows Instant Transfer	post/tel	5.15[6]	5.15[6]	5.15[6]	5.20[6]	100		
Notice accounts								
B'ham Midshires SimplySave 60	postal		5.45	5.85	5.85	1,000	60	yrly
Bristol & West Easy Life 60	branch		5.70[7]	5.70[7]	5.70[7]	500	60	yrly
Legal & General 90 Direct	post/tel			5.30	5.50	2,500	90	yrly
Northern Rock Direct Tracker 90	post/tel	5.25	5.25	5.25	5.25	1	90	yrly
Scottish Widows Bank 60 Day	post/tel	5.20[6]	5.20[6]	5.20[6]	5.30[6]	100	60	yrly
Universal BS Direct 90	postal			5.85[8]	5.90[8]	5,000	90	yrly

1 Rate before tax 2 Includes a bonus of 1.10 per cent payable for first six months 3 All transactions via Premier Account 4 All transactions via FlexAccount 5 Open to NetmasterGold customers 6 Includes a bonus of 0.5 per cent payable for first six months 7 Includes a bonus of 1.25 per cent payable to 1 December 2001 8 Includes a bonus of 0.35 per cent payable to 1 October 2001

All rates correct at 13 August 2001
Based on data supplied by *MoneyFacts*

MINI CASH ISAS

All our Best Buy mini cash Isas are nationally available and have a notice period of 90 days or less. For amounts up to £999, they also have a minimum deposit of £10 or less. Choose an account highlighted in **red** for the amount nearest your savings.

✓ indicates that the Isa meets the government's **Cat standards** (see p46 of our August 1999 report on Isas).

Isas usually have tiered **interest rates** depending on your balance. Some providers currently offer bonuses on top of these rates as an incentive to attract new investors. In calculating our Best Buys, we've excluded bonuses. But if you're willing to switch when the bonus ends, consider Isas that include bonuses. We also show the **minimum initial deposit**, any **notice** period and whether the account **accepts transfers** from other Isas. Most of the Best Buys offer the same rates for their Tessa-only Isas.

		Interest rate (%)						
	Cat standard	£0-£499	£499-£999	£1,000-£2,999	£3,000+	Minimum initial deposit (£)	Notice (days)	Accepts transfers
C&G		5.70	5.70	5.70	5.70	100		✓
Cheshire BS	✓	5.70	5.70	5.70	5.70	1		✓
Derbyshire BS	✓	4.40	4.40	4.95	5.75	10		
First Direct	✓	5.65	5.65	5.65	5.65	1		✓
Furness BS				5.95	5.95	1,000	90	
HSBC	✓	4.20	4.70	4.70	5.95	1		✓
Melton Mowbray BS		5.45	5.45	5.45	5.75	25[1]		
Monmouthshire BS	✓	5.80	5.80	5.80	5.80	10		✓
Nottingham BS			5.75	5.75	5.75	500		
Shepshed BS				5.80	5.80	1,000	60	✓
Smile[2]	✓	5.75	5.75	5.75	5.75	1		✓
Stafford Railway BS	✓	5.75	5.75	5.75	5.75	1[3]		✓
Tipton & Coseley BS	✓	5.70	5.70	5.70	5.70	1	7	✓

1 Minimum investment for non-locals is £1,000
2 Account must be opened via internet
3 Minimum investment for non-locals is £250

All rates correct at 13 August 2001
Based on data supplied by *MoneyFacts*

TESSAS

Although you can no longer take out a new Tessa, you can keep your existing one until it matures and keep adding to it (up to £1,800 a year). If you are not getting a good rate of return from your current Tessa provider, you could consider switching. Use our table to see how your rate compares.

All our Best Buy Tessas are nationally available and all will allow you to switch to them from your current provider. Some small building societies offer good rates of interest to local savers, so it's worth checking locally before you switch. We show the annual interest rate before tax on four levels of saving. Choose an account that is highlighted in **red** for the amount nearest to your savings. We also give details of any transfer penalty charged for switching to a different provider.

When your Tessa matures, you can transfer the cash originally invested (but not the accumulated interest) into a cash Isa or a Tessa-only Isa.

	Interest rate (%)				Penalties
	£1,000	£3,000	£6,000	£9,000	Transfer penalty
Barclays Tiered Rate Tessa	4.25	4.75	5.25	5.75	
Cheshire BS Tessa 3	5.79	5.79	5.79	5.79	
Coventry BS Tessa	5.50	5.50	5.50	5.50	
First Direct Tessa	5.65	5.65	5.65	5.65	
Harpenden BS Tessa	5.50	5.50	5.50	5.50	£25 fee
HSBC Tessa	6.00	6.00	6.00	6.00	
Leeds & Holbeck BS Tessa 2nd Issue	5.95	5.95	5.95	5.95	
Lloyds TSB Tessa	5.50	5.50	5.50	5.50	
Monmouthshire BS Tessa 3rd Issue	5.80	5.80	5.80	5.80	30 days' notice
National Counties BS Tessa			5.45	5.65	
Nationwide BS Tessa	5.50	5.50	5.50	5.50	
Shepshed BS Tessa 1[1]	5.75	5.75	5.75	5.75	
Stafford Railway BS Tessa[2]	5.75	5.75	5.75	5.75	
Woolwich Variable Rate Tessa	5.50	5.50	5.50	5.50	

1 Minimum investment for non-locals £500 2 Minimum investment for non-locals £250
All rates correct at 13 August 2001
Based on data supplied by *MoneyFacts*

Got a question for our experts? Want to air your views? Have your say on these pages. This month, questions on child car seats

ASK THE EXPERTS

Liam McCormack answers some of the queries raised by our July article on child car seats

Front seat dangers

You say that very young children shouldn't be placed in a rear-facing car seat in the front seat of a car fitted with a front passenger airbag. Would it be safe to use a forward-facing child seat in the same position?
D Clark
Calne, Wiltshire

A Some makers say that you should never do this; others say it's safe. However, unlike the situation with rear-facing car seats, we're not aware of any evidence to suggest it really is dangerous. If the airbag does operate, a child in a forward-facing seat is further away than an infant in a rear-facing seat would be. If you do prefer to have the child in the front, keep their passenger seat positioned well back – generally, though, the rear of a car is safest for children.

More cars now come with side airbags, and there's some concern about the effect of these deploying, particularly if children are leaning against the side of the car. This is another reason for preferring to put children in rear seats.

Daytona update

We bought a Mothercare Daytona six months ago, and were alarmed that your tests showed it would perform poorly in a crash. Should we stop using it, and are we entitled to our money back?
Name and address supplied

A Do not stop using it – any approved seat is better than using the adult seat belts. And, by law, all children under three must use a suitable restraint.

Mothercare has said that it will refund or exchange the original Daytona seat we tested. However, it won't be recalling it (it only recalls faulty products and this one meets the standard). If you're worried, talk to staff in one of its shops or contact the Mothercare customer service line on 01923 210210.

The Daytona seat now on sale in Mothercare stores is a modified version.

Safety in question

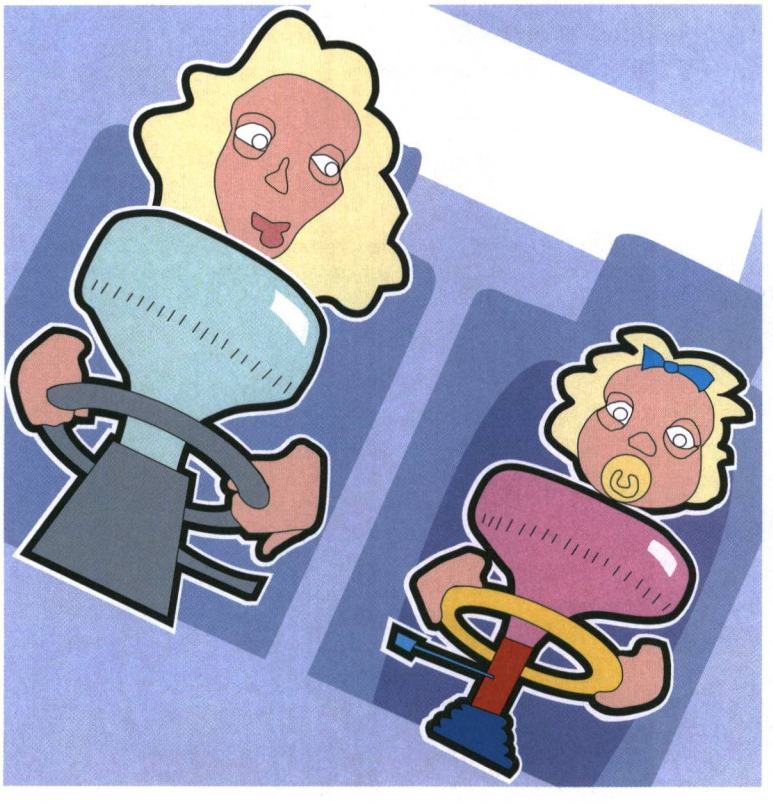
I bought a seat that was featured in your last report on child car seats, in 1997. It didn't appear in your latest article, although I know it's still on sale. Is it still safe to use?
A Barnard
Colchester

A We've changed how we test child car seats, so we can't say how all the seats in our 1997 report would perform in our new tests. The seats we chose this time were a representative cross-section of what's on sale now. We had to leave out some models, but this says nothing about their performance or safety – just that we were constrained by the capacity at the test lab.

Test car named

What type of car did you use in your front impact tests? And why did you choose that particular one?
Charles Cox
Powys

A We used a Volvo S40, but there's no particular significance in our choice. Most modern cars should allow a comparison between seats, providing the seats can be fitted properly, since they are approved for use in any car. When choosing which car to



GET IN TOUCH

Our experts are now looking for questions on **gas fires and other gas appliances**, **caring for teeth** and **hearing aids**. Send your questions or comments for publication by post or fax to 'Letters page' at our Hertford address, p58, or by e-mail to **experts@which.net**. Which? Online subscribers can also contact us via one of our forum groups.

We give **£15**-worth of Which? Books vouchers to the sender of our star letter; senders of all other letters printed receive **£10** in vouchers. We may edit letters, or use only an extract. We regret that our experts will answer only questions that we publish.

buy, go for one that we rate highly for secondary safety as our scores take into account child occupant safety, too. See p21 of *Which? Car*, with this month's *Which?*, for details.

Fit for the purpose

How can I be sure that my child seat is fitted correctly?
Simon Miles
Overstrand, Norfolk

A Your car's maker should be able to recommend seats that fit. And some retailers (including Halfords and Mothercare) have trained staff who can help you try out various seats in your car.

Look out for local 'in-car safety' events. Your council's road safety officer may be able to advise (in Scotland, contact your road safety training officer via your local authority or police force).

Two thirds of the child car seats in use may be incorrectly fitted, according to recent surveys. There are two main reasons: first, because some cars cannot safely be fitted with certain child seats (often due to the shape of the seats in the car or because the adult seat belts are too short or badly positioned), and, second, because a parent may not fit the seat correctly.

Correction

Some of the seats in our July report should have received a higher rating in the table for 'ease of taking the child out' (p25). The Bebecar A4, Britax Club Class Extra, Chicco Shuttle and Maxi Cosi Priori should have been rated ○; the Klippan Futura and Klippan Suprema should have been rated ☆. The Maxi Cosi Rodi should have had a ☆ rating. These changes do not affect any other ratings or our recommended models. In addition, the Concord Baboo cannot be used as part of a travel system and so should not have had a ✓.

WRITEBACK

Share your views with other members

Balance of payments

I have a Capital One credit card and was under the impression that, if I paid the bill off in full when I got my monthly statement, I wouldn't be charged any interest. However, at the end of last year I paid my bill in full and was still charged interest. Is this right?
Malcolm Thomas
Fishguard

A With most credit cards, including Capital One, if you pay your bill in full each month, you won't be charged interest. However, because you carried an outstanding balance over from a previous month, you were charged interest right up to the date you made the payment.

The way credit card issuers charge interest is complex. We'll be looking at it in more detail in our November issue.

More for less

NTL has increased the basic monthly package charge for its digital TV service by 50 per cent. The package includes an interactive/e-mail service and teletext. But, after almost a year, these still haven't materialised. I resent paying more for a service which I'm not getting. What can I do?
Bill Brown
London

A Unfortunately, not a lot. NTL's terms and conditions say: 'We may vary our charges from time to time'. If you feel you're paying for a service you're not getting, write to NTL and ask it to reduce your bill. If you're still not happy, you can always cancel the contract.

A sting in our tale

I found your article on pest control (July 2001, p37) sensible and informative. But I wonder whether you were fair to wasps. Our gardening books say that wasps feed on many garden pests and can be left alone to do their good work, provided that the nest is not in the way.
Terry De'Ath
Newcastle-upon-Tyne

A We agree. Wasps are generally disliked because of their sting, but most species only go on the offensive when aroused or frightened. So if a nest is not in the way, or likely to be disturbed, it can usually be left alone.

Seeing double

A factor 30 sunscreen allows 3.3 per cent of UVB to reach the skin, while a factor 15 lets through 6.6 per cent UVB. So, as you said in your June article 'Money to burn', a factor 30 sunscreen blocks out around 3 per cent more. What you didn't point out, though, is that this cuts the amount of UVB in half – so a factor 30 sunscreen gives twice the protection of a factor 15.
Name and address supplied

A What you say is right – in theory: a factor 30 sunscreen should let you stay in the sun twice as long as a factor 15. However, as our diagram shows, the difference between sun protection factors (SPFs) tails off the higher you go. Above 30, the difference is so small that it's difficult to measure – which is one of the reasons why SPF

30+ is the highest label allowed in Australia. This, combined with the inaccuracy of labelling (as our tests showed) and the huge amount of lotion needed to achieve anything like the protection promised, is why we feel the current SPF labelling is misleading. As we said in our article, protection bands alongside the SPF numbers would give consumers a better idea of the protection they're getting.

Cap that?

Why is it that some food supplements, such as zinc, are sold in containers with childproof caps, while others, such as vitamins C and E, aren't?
Donald Nappin
Hebden Bridge

A There's no legal requirement on the packaging of food supplements, so the type of closure used is down to individual manufacturers. Only tablets and capsules containing paracetamol or aspirin are by law required to have child-resistant packaging. But always store supplements which carry a risk of overdose, such as vitamins A and K and iron, out of the reach of children.

ILLUSTRATION SIMON ROGERS PHOTOGRAPHY JOHN TRENHOLM

Next month in 'Ask the experts': **tax**

quickindex

Our quick index covers the main features published in March to August 2001, and any Best Buy Updates or corrections on these topics. For this month's articles, see p3. If you can't find the article you want, ring our Members' Helpline on 0845 307 4000. Our Members' Helpline team also has a full index to reports published this year. **KEY** + Corrections ● Update

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contacts and links

Use these contacts and internet links to find out more about the topics in this month's issue or just to save time when shopping around. Links are also given on our website – see www.which.net/which (*W* = member of Which? Web Trader)

ALL CHANGE (p10)
Cahoot www.cahoot.com
Clean & Protect 01480 496868
www.cleanandprotect.co.uk
Department for Work and Pensions 0845 731 3233 (literature request line)
www.pensionguide.gov.uk
Dyson DC07 0870 527 5104
www.dyson.com
FSA Consumer Helpline 0845 606 1234
www.fsa.gov.uk
Occupational Pensions Advisory Service 0845 601 2923 (stakeholder helpline)
Photoshop Elements 020 8606 4001
www.adobe.co.uk
Pro CLM1444HD 0800 444840 (B&Q – for nearest store)
www.diy.co.uk
Seat 2 Go (Interben) 020 8731 9666
SmartPad 01628 770988
www.seikosmart.com

CAR INSURANCE (p34)
Admiral 0800 600800
www.admiral-insurance.co.uk
Age Concern 0845 712 5816
Aon Select 01883 837000
AXA Direct
www.axamotor.co.uk
Bank of Scotland 0845 600 0570
www.bankofscotland.co.uk
Barclays 0870 600 1414
www.barclays.co.uk
Churchill 0800 200300
www.churchill.com
CIS 0800 028 2929
www.cis.co.uk
Diamond 0800 36 24 36
www.diamond.uk.com
Direct Line *W* 0845 246 8888
www.directline.com
Eagle Star 0800 445588
www.eaglestar.co.uk
Elephant.co.uk
www.elephant.co.uk
Endsleigh 0800 028 3571
www.endsleigh.co.uk
Halifax 0845 605 9955
Hastings Direct 0800 001066
www.hastingsdirect.com
Help the Aged 0800 41 31 80
www.helptheaged.org.uk
Hill House Hammond 0800 056 3000
www.hhh.co.uk
Liverpool Victoria 0800 608 608
www.liverpool-victoria.co.uk
More Than 0800 300220
www.royal-and-sunalliance.com/direct
NatWest 0800 051 5055
www.natwest.com
Norwich Union Direct *W* 0800 888111
www.norwich-union.co.uk
Prudential 0800 300300
www.pru.co.uk
Tesco 0845 300 44 00
www.tesco.com

DISHWASHERS (p13)
Bosch 0870 727 0446
www.boschappliances.co.uk
Hotpoint 0870 150 6070
www.hotpoint.co.uk
Indesit 08700 104309
www.merloni.com
Zanussi 0870 572 7727
www.zanussi.co.uk

FILM REPRINTS (p27)
Bonusprint 0800 849 5555
www.bonusprint.com
Boots 0845 0708090
www.boots-plc.com
Club 35 020 8840 4850
www.club35.co.uk
ColourCare 01722 412202
www.colourcare.co.uk
The Film Club 01481 236092
Fotostop 020 8769 5252
Jessops *W* 0800 652 6400
www.jessops.com
Klick 0870 240 2623
www.klick.co.uk
Kodak 0845 600 0100
www.kodak.co.uk
Kodapost
www.kodak.co.uk/go/kodapost
Max Spielmann 0151 638 3670
www.maxspielmann.com
Snappy Snaps 020 8741 7474
www.snappysnaps.com
Star Foto 020 7633 0015
Truprint 01626 322011
www.truprint.co.uk

FINANCIAL ADVISERS (p40)
Trade associations
Association of Chartered Certified Accountants (ACCA) 020 7396 7000
www.accaglobal.com
Association of Solicitor Investment Managers (ASIM) 01892 870065
www.asim.org.uk
IFACare 01299 406040
www.ifacare.co.uk
IFA Promotions (IFAP) 0800 085 3250
www.unbiased.co.uk
Institute of Chartered Accountants of England and Wales (ICAEW) 01908 248100
www.icaew.co.uk
Institute of Chartered Accountants of Scotland (ICAS) 0131 347 0100
www.icas.org.uk
Institute of Financial Planning (IFP) 0117 945 2470
www.financialplanning.org.uk/contacts.cfm
Society of Financial Advisers (SOFA) 020 7417 4442
www.sofa.org
Solicitors for Independent Financial Advice (SIFA) 01372 721172
www.solicitor-ifa.co.uk
Other useful contacts
Financial Services Authority Consumer Helpline 0845 606 1234
www.fsa.gov.uk

FRIDGES (p46)
AEG 08705 350350
www.aeg.co.uk
Beko 01923 818121
www.beko.co.uk
Bosch 0870 240 0060
www.boschappliances.co.uk
Haier 01527 578333
Hoover 01685 721222
www.hoover.co.uk
Hotpoint 08701 50 60 70
www.hotpoint.co.uk
Indesit 08700 104309
www.merloni.com
Lec 01243 863161
www.lec.co.uk
Miele 01235 554455
www.miele.co.uk
Neff 0870 240 0080
www.neff.co.uk
Siemens 0870 240 0070
www.siemensappliances.co.uk
Vestfrost 01844 352 906

INSIDE STORY (p5)
Campaign update
To apply for the Food Standards Agency Consumer Committee, contact:
Gillian Asbury
Food Standards Agency
Aviation House
125 Kingsway
London WC2B 6NH
020 7276 8000
e-mail :consumer-affairs@foodstandards.gsi.gov.uk
(Closing date 5 October)

LADDERS (p30)
Abru 01773 525730
www.abru.co.uk
Beldray 01902 406243
www.beldray.co.uk
Draper Tools 0800 085 0800
www.drapertools.com
Hailo 01604 588 992
www.hailo.de
Leifheit 01604 626055
www.austinwhite.co.uk
SGB Youngman 08700 130360
www.sgb.co.uk
Titan 01934 832161
www.titanladders.co.uk
Wickes 0870 608 9001
www.wickes.co.uk
Zarges 01908 641118
www.zargesuk.co.uk

LOW-PAYING ACCOUNTS (p21)
Cahoot www.cahoot.com
Egg www.egg.com
Yorkshire BS 0845 120 0100

ORGANIC WINE (p44)
Bottoms Up see First Quench Retailing
First Quench Retailing (Bottoms Up, Thresher, Wine Shop, Victoria Wine, Wine Rack) 01707 387 200
www.enjoyment.co.uk
Majestic Wine 01923 298 200
www.majestic.co.uk
Oddbins 020 8944 4400
www.oddbins.co.uk
Parisa Group (Booze Buster, Right Choice, Wine Cellar) 0800 838 251
www.winecellar.co.uk
Safeway 01622 712 987
www.safeway.co.uk
Tesco 0800 505 555
www.tesco.co.uk
Vinceremos Wines and Spirits Ltd 0113 205 4545
www.vinceremos.co.uk
19 New Street
Leeds LS18 4BH
Vintage Roots 0800 980 4992
www.vintageroots.co.uk
Farley Farms/Bridge Farm
Reading Road
Aborfield Berkshire RG2 9HT
Wine Cellar see Parisa Group
Wine Rack see First Quench Retailing

SAVINGS MONITOR (p53)
Mini cash Isas
Cheltenham & Gloucester 0800 717505
www.cheltglos.co.uk
Cheshire BS 0800 243278
www.cheshirebs.co.uk
Derbyshire BS 08456 004 005
www.thederbyshire.co.uk
First Direct 0800 242424
www.firstdirect.com
Furness BS 0800 220568
www.furnessbs.co.uk
HSBC 0800 299299
www.hsbc.co.uk
Melton Mowbray BS 01664 563937
www.mmbs.co.uk
Monmouthshire BS 01633 844402 (currently, will not accept new customers outside Monmouthshire area)
Nottingham BS 0115 956 4707
www.nottingham-bs.co.uk
Shepshed BS 01509 822000
www.theshepshed.co.uk
Smile www.smile.co.uk
Stafford Railway BS 01785 223212
www.srbs.co.uk
Tipton & Coseley BS 0121 557 2551
www.thetipton.co.uk
Savings accounts
Abbey National
www.abbeynational.co.uk
Alliance & Leicester 0845 964 5660
www.alliance-leicester.com
Birmingham Midshires 0845 602 2828
www.birminghammidshires.co.uk
Bristol & West 0808 181 1111
www.bristol-west.co.uk
Halifax www.halifax.co.uk
Intelligent Finance 0845 609 4343
www.if.com
Legal & General 0500 111200
www.landg.com
Nationwide BS
www.nationwide.co.uk
Newcastle BS
www.newcastlenet.co.uk
Northern Rock 0845 600 6767
www.northernrock.co.uk
Norwich & Peterborough BS
www.netmastergold.co.uk
Scottish Widows Bank 0845 845 0829
www.scottishwidows.co.uk
Universal BS 0800 028 8383
www.theuniversal.co.uk
Tessas
Barclays 0845 603 0845
www.barclays.co.uk
Cheshire BS 0800 243278
www.cheshirebs.co.uk
Coventry BS 0845 766 5522
www.coventrybuildingsociety.co.uk
First Direct 0800 242424
www.firstdirect.com
Harpenden BS 01582 765411
www.harpendenbs.co.uk
HSBC local branch
www.hsbc.co.uk
Leeds & Holbeck BS 0113 225 7777
www.leeds-holbeck.co.uk
LloydsTSB local branch
www.lloydstsb.co.uk
Monmouthshire BS 01633 844402 (currently, will not accept new customers outside Monmouthshire area)
National Counties BS 01372 747771
www.ncbs.co.uk
Nationwide BS 0500 302010
www.nationwide.co.uk
Shepshed BS 01509 822000
www.theshepshed.co.uk
Stafford Railway BS 01785 223212
www.srbs.co.uk
Woolwich 0800 222200
www.woolwich.co.uk

WALKING JACKETS (p14)
Berghaus 0191 516 5600
www.berghaus.com
Craghoppers 0161 749 1364
www.craghoppers.com
Karrimor 01254 893133
www.karrimor.com
Keela 01592 777000
www.keela.co.uk
Lafuma 01489 557600
Lowe Alpine 01539 740840
www.lowealpine.com
Mountain Craft 01784 458625
www.yhaadventure.co.uk
Mountain Equipment 01457 854424
www.mountain-equipment.co.uk
Mountain Hardwear 01572 724499
www.mountainhardwear.com
The North Face 01539 738882
www.thenorthface.com
Peter Storm 0800 214890
www.blacks.co.uk *W*
www.millets.co.uk
Regatta 0161 749 1313
www.regatta.com
Rohan 0870 601 2244
www.rohan.co.uk
Scanda 0800 60 50 50
www.scanda.ie
Sprayway 0800 60 50 50
www.sprayway.com
Stormlite 01268 494444
www.fieldandtrek.com
TOG 24 01924 236507
www.tog24.com
Vander 01626 333666
www.vander.co.uk
Wynnster 01372 377713
www.wynnster.co.uk

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www.which.net/which

Check out our website for extra information. There are links to dozens of websites relevant to each issue. You'll find all our current factsheets online, plus each month the *Which?* experts go online to answer your questions – this month we're featuring **dental charges** (see p6). E-mail us your questions from the website. You can also use the online form to give us your views about *Which?*.

SHOPPING OPTIONS – SAVE WITH WHICH?

As a *Which?* member, you can now make big savings on electrical appliances, energy bills, and even on a new car – thanks to our specially negotiated deals.

Value Direct and **Unbeatable** are two companies which sell only over the phone and internet. Value Direct sells a wide range of electrical goods from dishwashers to TVs. Unbeatable offers cameras, camcorders and binoculars. We aim to ensure their prices for *Which?* members are the lowest around by constantly price checking against those from other internet and high-street retailers.

Which? members with internet access can also save on their energy bills through **buy.co.uk**. A quick and easy-to-use online calculator will enable you to compare prices and switch supplier if necessary – and if you don't make the savings promised, as a *Which?* member, you'll be refunded 110 per cent of the difference.

Finally, if you're thinking of buying a new car, **carbusters.com** could help you save thousands of pounds by importing a car from Europe.

Electrical goods
Value direct 01295 755015
wol.value-direct.co.uk
Unbeatable 01293 433833
www.unbeatable.co.uk/which

Energy bills
www.buy.co.uk/which

New cars
carbusters.com

FACT SHEET

Which? factsheets

Our factsheets are free to *Which?* members, and are also available online. If you don't have access to our website, and want to know whether we have a factsheet on a particular topic, ring **0845 307 4000**.

HELP WANTED

E-mail helpwanted@which.net or write to our Hertford address (see 'Contact us'). Please quote the department shown.

HELP FOR HOLIDAY WHICH?

If you have received treatment for a routine illness or accident at a hospital or clinic abroad and would be willing to feature as a case study in a future report, please send details to Dept MP. And if you have been on a safari since January 2000, please share your experiences – again, reply to Dept MP.

MINIATURE CIRCUIT BREAKERS

Do the miniature circuit breakers (MCBs) in your home's electrical system blow regularly? Is it something simple like a blown lamp bulb that causes it? If so, we'd like to hear from you. Please write with details of your experiences to Dept PM.

NEW CARS – DRIVERS WANTED

If you have recently bought one of the following cars, we'd like your views on it: Alfa Romeo 147; Audi A4 (new shape, from March 2001); Mini (new model); Citroën C5; Jaguar X-type; Lexus RX 300; Peugeot 307; Renault Clio (from June 2001); Renault Laguna (from February 2001); Toyota Prius. E-mail whichcar@which.net or write to Dept AS, giving your full name, address and phone number, and model of car.

BUYING WINE DIRECT

Do you regularly buy wine by mail order or via a dedicated wine website? If so, please tell us your experiences. Do the wines arrive within the stated delivery times and do the cases contain the wines advertised or are different wines substituted? Reply to Dept BW.

CONTACT US

Members' Helpline 0845 307 4000

The Helpline team is ready to answer your call Monday to Friday 8.30am to 8pm; Saturdays and bank holidays 9am to 1pm. You can use our Helpline to check that you have our latest Best Buy information, order factsheets, and to get help finding find a past *Which?* article.

Post Membership Services Dept
PO Box 44, Hertford X, SG14 1SH
E-mail which@which.net
Fax 0845 307 4001
Web site www.which.net/which
Outside the UK +44 1992 822800

Please include your *Which?* membership number and a daytime phone number.

WHO WE ARE

Which? is researched by Consumers' Association (CA), the UK's biggest independent, not-for-profit consumer organisation.

CA's Council of management Brian Yates (**Chairman**); Ruth Gee, John Rimington CB (**Deputy Chairmen**); Susan Baker, Anthony Burton OBE, Neville Duncan, Margaret Ginman, Tanya Heasman, Harriet Kimbell MBE, Michael Levy, Leif Mills CBE, Michael Moore CBE, Gary Waller, Phillip Whitehead MEP, James Woodward-Nutt, Professor Steve Woolgar, Christopher Zealley
CA's Director Dame Sheila McKechnie DBE

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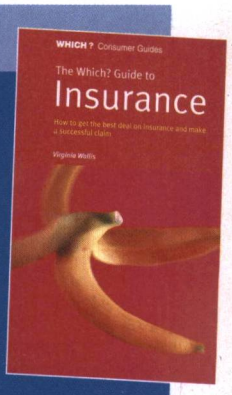
UK ISSN 0043-4841
Printing St Ives (Caerphilly) Ltd

book offer



The Which? Guide to Insurance explains how to pick the right policies for all your insurance needs, without paying over the odds. Normally priced £10.99, we're offering it for £8.99 from now until 30 September. To order a copy, ring **0800 252 100**, quoting code **INS (WB0901)**.

Corrections

'The resolution is here', April 2001, p18
The Canon Digital IXUS digital camera shouldn't have had a ✓ against 'can accept 1Gb hard drive' in the table on p20.

'Accessorise', May 2001, p30
The Hauppauge WinTV Nova we referred to in the section on television tuners, p32, should be the Hauppauge WinTV-PVR.

Ask the experts/Write back, August 2001, p54/p55
We should not have included smallpox in the list of vaccinations provided on the NHS as smallpox has been eradicated (see 'GP or not GP?'). And the phone number for Icstis (see 'A premium charge') is 0800 500212.

Savings monitor, August 2001, p56
In the children's savings accounts table, the interest rate for a £1,000 investment with Bradford & Bingley's KidZone Account should have been 5.65 per cent.

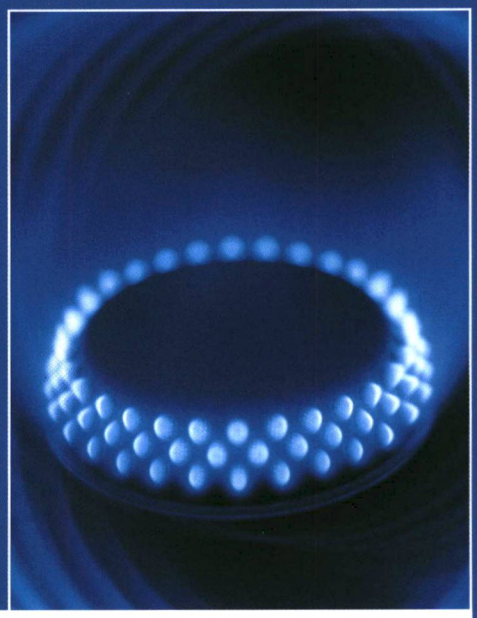
'Taking the safe option', *Which? Car 2001*, p20
In the safety league tables on p21, the top-scoring small car was the VW Bora, with a score of 10.5.

NEXT MONTH IN WHICH?

ENERGY COMPANIES Should you switch supplier? **MOISTURISERS** Our panel of 32 testers give their verdict **MULTI-TOOL GADGETS** Which are the Best Buy pocket toolkits? **CURRENT ACCOUNTS** Best Buys plus a look at internet banking

PLUS:

FREEDOM OF INFORMATION – WHAT YOU SHOULD KNOW
GUARANTEED INVESTMENTS – ARE THEY RIGHT FOR YOU?
STYLISH STEREO SYSTEMS – SOUND BUYING ADVICE
ISPs ON TEST – PERFORMANCE, SPEED AND COSTS COMPARED



PHOTOGRAPHY IMAGE BANK

COMING UP IN FUTURE ISSUES: DIGITAL TV TRACKER FUNDS CLAIMING ON HOUSE INSURANCE ORBITAL SANDERS ONLINE PHARMACIES WEDDING PLANNERS BUDGET CAMCORDERS MOTORING GADGETS BEST BUY MOBILE PHONES CREDIT CARDS BARGAIN SHOPPING LONG-TERM CARE POLICIES

PLUS YOUR CHANCE TO WIN £5,000 OF BEST BUY CHRISTMAS PRESENTS

LOOK OUT FOR DETAILS OF OUR CHRISTMAS BONANZA IN NEXT MONTH'S WHICH?

PRESENTS INCLUDE:

Widescreen TV · Camcorder · Personal handheld computer · Stereo system · APS zoom camera · Cordless phone

- The Best Buy bonanza presents will be delivered to your door in time to make this your best Christmas ever!
- In addition, 50 runners-up will also receive a fantastic Best Buy prize
- This exclusive competition is only available to members of *Which?*, so look out for the *Which?* Christmas Bonanza Competition in next month's issue!

The competition will be in two parts in the October and November issues. Prize winners will hear by 5 December 2001. The first prize is £5,000 worth of Best Buy Christmas presents, or £5,000 cash.

briefcases

Two recent cases from our lawyers' files

Service wash-out

Last December, Astrid Clark decided to take out a service contract through Gias UK on her Hoover washer-drier. At the end of the month, the machine stopped working properly. Astrid arranged for an engineer to call at the beginning of January, but no one turned up. Another appointment was made for three weeks later. This time the engineer did turn up but he didn't have the right part. Two more appointments were made for early February but both were cancelled on the day. An engineer finally turned up a week later, but, though he had the right part, he wasn't able to repair the machine properly. Four days later two more engineers arrived. They told Astrid that the washer-drier now needed more parts. After two further attempts to repair the machine, Astrid decided to call it a day.

By now, nearly two months had passed since Astrid had reported the fault, and her washer-drier still wasn't working satisfactorily. She came to us.

The service agreement that Astrid had taken out provided for a settlement to be made if the machine could not be repaired. We wrote to Gias, saying that the washer-drier was clearly beyond repair. We also asked Gias to refund Astrid the £169 she had spent on laundry bills while she had been without her machine. Gias agreed to replace the machine, although with one of a slightly lower specification, and offered Astrid £50 towards her laundry bills. She accepted the offer.

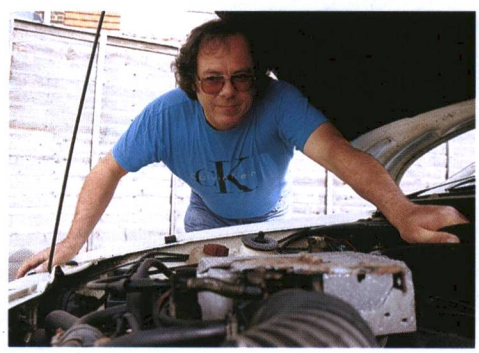
POINT OF LAW

Under a service contract, any repairs should be carried out using reasonable skill and care, and should be completed within a reasonable time. If they are not, the company is in breach of contract and liable to compensate you for reasonable losses that you incur as a result.

PHOTOGRAPHY JOHN TRENHOLM, BOB MAZZER

Engines that were in no fit condition

When Robert Bousell saw an advert for replacement car engines, he rang to find out whether the engines were second-hand or reconditioned. Reclaimed Car Spares, trading as London Engine Company, said it could supply reconditioned engines so Robert arranged for it to collect a Renault 5 and Ford Sierra to have reconditioned engines fitted. A week later, Robert was told the Renault was ready but that the Sierra needed one more day. Robert paid £1,218.47 on his Barclaycard.



When neither car was delivered, Robert's son went to Reclaimed's offices to collect the Renault. But as he was driving, it broke down. Mechanics at a nearby garage made running repairs which enabled Robert's son to get home. But there were so many problems with the car that Robert called in an independent expert. He concluded that the engine was second-hand rather than reconditioned, and in very poor condition. Reclaimed said it would tackle the problem after it had returned the Sierra. Fourteen months later, however, the Sierra still hadn't been delivered, so Robert contacted Which? Legal Service. We wrote to Reclaimed and the Sierra was returned. But, as with the Renault, it was in a terrible condition and again had a second-hand engine. We asked Reclaimed to pay the cost of putting the car right but it refused.

Reclaimed had breached the Supply of Goods and Services Act 1982 on two counts: first, by describing second-hand engines as reconditioned, and second, by supplying sub-standard goods. As Robert had paid by credit card, under the Consumer Credit Act, Barclaycard was equally liable. We advised Robert to take both companies to court.

The court awarded Robert £3,663.23, which included the cost of repairs to both cars, the loss of use of one car and court fees. Reclaimed paid £525 and asked to settle the balance in instalments. Unhappy with this further delay, we asked Barclaycard to pay the balance in full. It agreed.

POINT OF LAW

Goods must be of satisfactory quality and fit for the purpose for which they are commonly used. They must also correspond with their description.

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